SCARBOROUGH:
MATURING NEIGHBOURHOODS

Interim Report

Prepared for the
City of Scarborough
by

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SCARBOROUGH:
Maturing Neighbourhoods

Volume 2: Appendices

VOLUME 2

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Appendix A

GENERAL POPULATION AND HOUSING TRENDS

This appendix provides a brief overview of general trends in population and household characteristics in Scarborough and Metro Toronto over the past 15 years.

Population and Household Growth are Declining

POPULATION AND HOUSEHOLD CHANGE IN SCARBOROUGH AND METRO TORONTO 1971-1986

Population	1971	1981	1986
Scarborough	334,310	443,353	484,673
Metro Toronto	2,086,010	2,137,395	2,192,721
Households			
Scarborough	91,565	144,845	160,170
Metro Toronto	629,670	776,380	816,440

	Annual Average Change	
Population	1971-1981	1981-1986
Scarborough	2.9	1.8
Metro Toronto	0.2	0.5
Households		
Scarborough	4.7	2.0
Metro Toronto	2.1	1.0

Source: Census of Canada.

Scarborough's population is still growing but at a decreasing rate compared to growth in the 1970s.

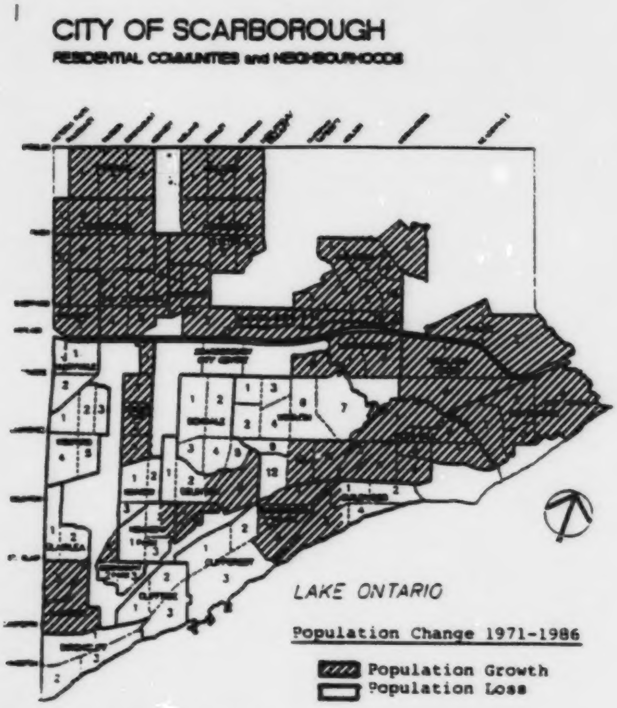
Scarborough's population increased at an average annual rate of only 1.8 percent between 1981 and 1986 compared to 2.9 percent annually between 1971 and 1981. In contrast, Metro's population growth has been much lower than that experienced in Scarborough during the past 15 years but has remained relatively constant in the 0.2-0.5 percent range during this period.

Due largely to a decrease in average household size, household growth has exceeded population growth in both Scarborough and Metro Toronto since the 1970s but, as with population growth, household growth is occurring at a decreasing rate.

In the 1970s, the number of households in Scarborough increased by an average of 4.7 percent annually compared to the 2.9 percent annual increase in population. However, households grew at an annual average rate of only 2.0 percent in Scarborough between 1981 and 1986 - much nearer the average annual growth in population (1.8 percent). Average annual household growth in Metro Toronto also dropped in the 1981-1986 period and, as with Scarborough, is approaching the lower population growth rate.

The current population and household growth rates in Scarborough and Metro Toronto are likely higher than the growth rates during the 1981-1986 period. The relatively lower rates of population and household growth between 1981 and 1986 compared to the 1971-1981 period are in part due to the negative effects of the 1981-1982 recession on household formation. The number of housing starts in Scarborough and Metro Toronto since 1986 indicates a higher rate of annual household growth (over 2.5 percent and 1.5 percent, respectively) than occurred during the 1981-1986 period.

North and East Scarborough Growing - Central Scarborough Losing Population


CITY OF SCARBOROUGH
RESIDENTIAL COMMUNITIES and NEIGHBOURHOODS
LAKE ONTARIO
Population Change 1971-1986
Population Growth
Population Loss

Source: Census of Canada.

Most of the population growth in Scarborough over the 1971-1986 period has occurred in new residential areas in the northern and eastern parts of the city - for example, in the Rouge, Highland Creek, Centennial, Steeles and Milliken communities.

At the same time, many older central neighbourhoods, such as Maryvale, Wexford, Bendale and parts of Clairlea, have lost as much as 20 percent of their 1971 population.

Non-Family Households Increasing - Household Size Decreasing

CHANGES IN HOUSEHOLD CHARACTERISTICS
SCARBOROUGH AND METRO TORONTO 1971-1986

	Scarborough			Metro Toronto		
	1971	1981	1986	1971	1981	1986
Household Type (%)						
Non-Family	10	19	20	22	31	33
Family	90	81	80	78	69	67
Total	100	100	100	100	100	100
Average Household Size	3.6	3.0	3.0	3.3	2.8	2.6
Tenure (%)						
Owned	63	61	62	51	51	51
Rented	37	39	38	49	49	49
Total	100	100	100	100	100	100

Source: Census of Canada.

Part of the reason for the higher levels of household growth in Scarborough is a change in household composition. Non-family households (consisting mainly of persons living alone) have increased as a proportion of all households in Scarborough and Metro Toronto during the 1970s and, as a result, average household size has been shrinking.

In 1971, non-family households in Scarborough comprised only 10 percent of all households compared to 20 percent in 1986. Scarborough still has relatively more family households than Metro Toronto as a whole, however.

That the proportion of non-family households did not change significantly between 1981 and 1986 is again likely a reflection of the negative effects of the recession on household formation.

The decrease in household size reflects the increase in non-family households. Average household size decreased from 3.9 persons in 1961 to 3.0 persons in 1986. Scarborough households are still larger than the average household in Metro Toronto which contains 2.6 persons.

Since 1971, tenure split has remained relatively constant in Scarborough at 60 percent owner households and 40 percent renter households. In comparison to the equal Metro Toronto tenure split, Scarborough has relatively more homeowners than do other municipalities in Metro.

Scarborough's Population is Ageing

CHANGE IN POPULATION COMPOSITION
SCARBOROUGH AND METRO TORONTO 1971-1986

	Scarborough			Metro Toronto		
	1971	1981	1986	1971	1981	1986
Age of Population: (%)						
Under 20 Years	40	31	28	33	27	24
20-34	22	27	27	25	28	29
35-54	27	25	26	25	24	25
55 Years or Older	11	17	19	17	21	22
Total	100	100	100	100	100	100

Source: Census of Canada.

As is the case in most municipalities in Canada, Scarborough's population is ageing. The proportion of Scarborough's population aged 55 and over has increased in the past 15 years from 11 percent in 1971 to 19 percent in 1986.

At the same time, the proportion of the population comprised of young people under 20 years old has decreased from 40 percent in 1971 to 28 percent in 1986.

In comparison to Metro Toronto, Scarborough has a relatively younger population than other municipalities in the Metro Region.

Summary

Recent trends in Scarborough indicate that population and household growth is decreasing, the population is ageing and household composition is changing to include more non-family and smaller households. However, due to the negative impact of the 1981-1982 recession on household formation, the rate of current population and household growth may not be as low as that indicated by changes in the 1981-1986 period.

Appendix B

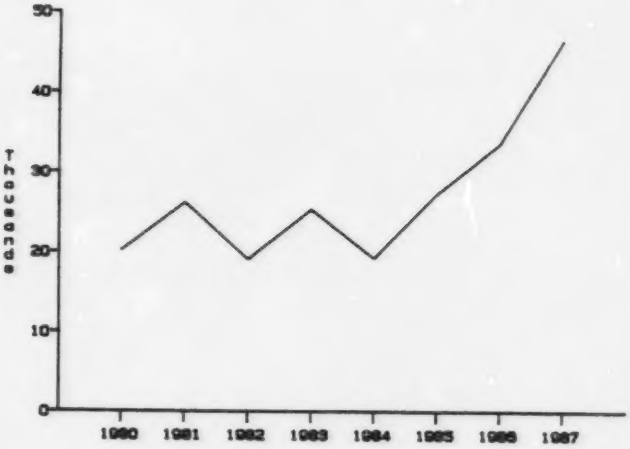
THE METROPOLITAN TORONTO HOUSING MARKET

The Scarborough housing market is part of the overall Toronto housing market which extends well beyond the boundaries of Metro. As such, trends in Scarborough reflect trends in this larger market. In recent years, changes in the volume and nature of housing demand in the Toronto area have brought increasing pressure to bear on the Scarborough market. This pressure is being reflected in the growing demand for intensification in some of the built-up neighbourhoods of the City.

This section briefly reviews some of the major trends in the Toronto housing market and how these trends are affecting the demand for housing intensification in Scarborough.

Strong Demand for Housing in the Toronto Market

HOUSING STARTS
TORONTO CMA, 1980-1987



Source: CMHC.

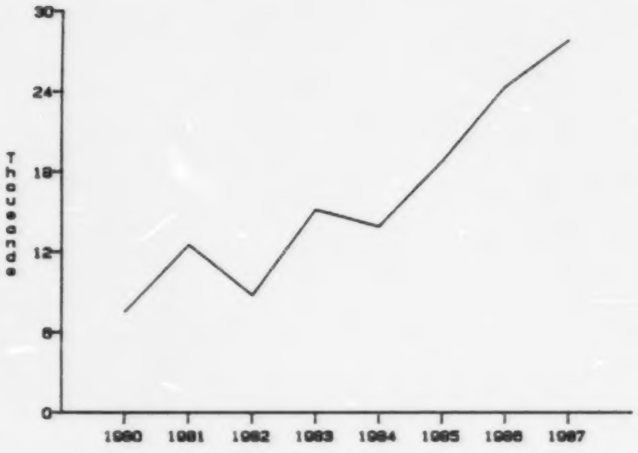
Since 1985, there has been a dramatic increase in the demand for housing in the Toronto area. This is reflected in the high levels of new housing activity as well as in the rapid rise in prices in the owner-occupied stock and near nil rental vacancy rates.

Housing demand in Toronto has been fuelled by the strong Toronto economy and a major reduction in mortgage interest rates from the levels of the early 1980s. The strong economy in the Toronto area, which has led to increased employment and in-migration both from other parts of Canada and from other countries, is the main reason that the housing market in the area has out-performed other housing markets in Canada.

Strong Demand Reflected in High House Prices and Low Vacancy Rates

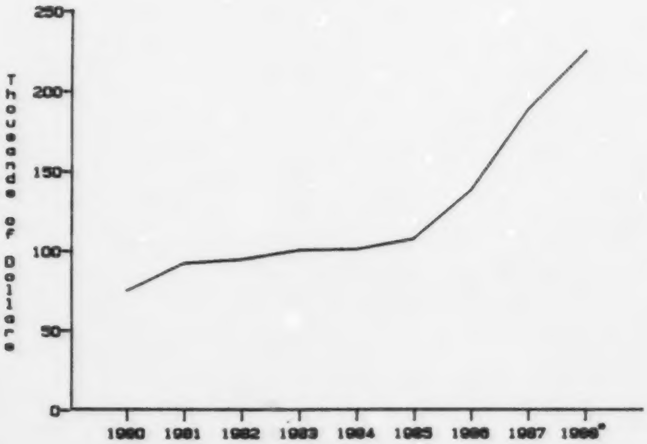
In response to the strong demand for housing in the Toronto area, house prices have escalated rapidly since 1985 while rental vacancy rates remain very low.

SINGLE-DETACHED STARTS
TORONTO CMA, 1980-1987



Source: CMHC.

AVERAGE MLS HOUSE PRICE
TORONTO, 1980-1988



** January-October, 1988*

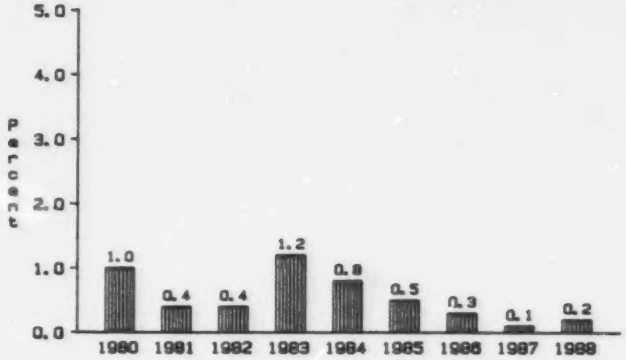
Source: Toronto Real Estate Board.

The escalation in house prices has resulted from the inability of home builders and developers in the Toronto area to meet the historically high volume of demand for ownership housing, despite dramatically higher levels of housing construction.

In 1987, a record total of 27,825 single-detached houses were started in the Toronto CMA (Census Metropolitan Area) - more than triple the number of single-detached starts in the 1982 recession year and well above the average levels of either the 1970s or the 1980s. Shortages of land, labour and some materials constrained the capacity of the industry to produce sufficient housing to meet the demand - delays in construction and higher prices were the result.

The higher prices have been evident in both new and resale houses. The average price of houses sold through the Multiple Listing Service of the Toronto Real Estate Board has more than doubled from $102,200 in 1984 to $249,800 in October, 1988.

VACANCY RATES*
TORONTO CMA, 1980-1988



** In privately initiated apartment structures of six or more units.*

Source: CMHC.

Another result of the excess demand in the ownership housing market has been increased pressure on the already tight rental market in the Toronto area.

Vacancy rates for rental apartments are extremely low - particularly in lower-priced older buildings where most units are sublet or re-leased months before they become vacant. Most available rental units are in newer, higher rent buildings.

Despite the tight rental market, production of new rental buildings remains low. This is due mainly to the restrictive regulatory measures enacted by the Province which have discouraged new private rental investment.

Serious Deterioration in Affordability for First-Time Homebuyers

The escalation in house prices which has occurred since 1985 has had a serious detrimental effect on the ability of first-time homebuyers to purchase a home in the Toronto area.

The proportion of the median family income of potential first-time homebuyers required to purchase a modest home in the Toronto area has soared from 30 percent in 1985 to over 50 percent in October, 1988.* This is above the level even of the early 1980s when escalating mortgage interest rates reduced affordability across Canada.

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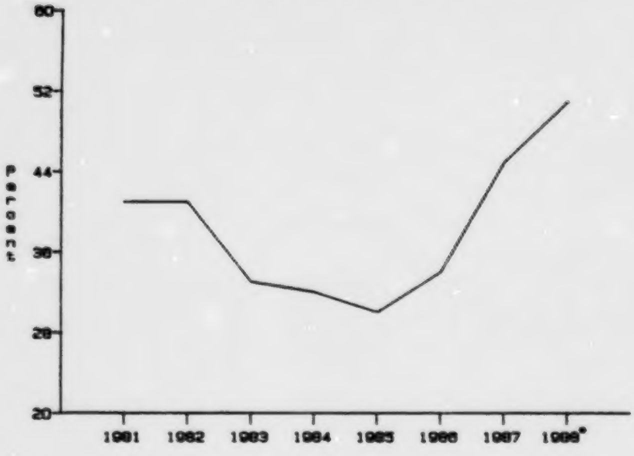
* Potential first-time homebuyer families are defined here to include only renter families with heads aged less than 55 years - those most likely to be seeking a home of their own. A modest home is defined as the first quartile price (one-quarter of MLS dwellings are priced below this level).

PERCENT OF MEDIAN RENTER FAMILY INCOME
REQUIRED TO BUY A MODEST FAMILY DWELLING
TORONTO, 1981-1988



* January-October, 1988

Source: Clayton Research Associates.

The deterioration in affordability of homeownership for potential first-time homebuyers has exacerbated the tight rental market situation since many potential first-time homebuyers are forced to remain in their rental accommodation rather than "move-up" to purchase a home. Thus, fewer rental units are available for newly forming households or in-migrants in Toronto.

Increased Pressure on the Existing Housing Stock Due to Deterioration in Affordability and Tight Rental Markets

These overall housing trends in the Toronto area have resulted in increased pressure for change within the existing housing stock - particularly in well-located parts of Metro Toronto such as many areas in Scarborough. Increased levels of redevelopment and renovation are evidence of this pressure, for example:

- Relatively lower cost housing stock is being renovated by homeowners as an alternative to moving to a higher-priced (but possibly less well-located) dwelling in another part of the Toronto area.
- Residential infill and redevelopment of obsolete uses is being stimulated by the shortage (and escalating costs) of serviced land in newer development areas as well as the increased recognition of the location advantages of many existing built-up areas.

In addition, there is pressure from both the demand and supply sides of the market for the creation of additional accommodation within the existing housing stock:

- From the demand perspective, the very tight rental market has resulted in pressure for the creation of units within the existing housing stock to accommodate newly forming households and migrants (or perhaps relatives) who either cannot find or cannot afford accommodation in the conventional rental stock.

- From the supply perspective, the creation of new revenue producing units within a single-family home is a potential means of offsetting the deterioration in affordability which has resulted from the escalation in dwelling prices. It is also a means of creating cash flow for those, such as the elderly, who have relatively little income but have low housing costs.

These pressures on the housing stock are expected to continue in Scarborough in light of continued growth in the Toronto economy and the continued attraction of Toronto to migrants from elsewhere in Canada and abroad. The pressure for conversions in the single-family housing stock will remain as long as demand for rental accommodation exceeds the supply of conventional rental apartments. With the Province's current rental housing policies, little new private apartment construction is likely to occur.

Appendix C

SUPPLY OF CONVERTED DWELLINGS

This appendix provides information on (i) the characteristics of owners who are most likely to supply new units by converting their homes to accommodate another household and (ii) the physical potential of the existing stock in Scarborough to accommodate additional people.

CHARACTERISTICS OF CONVERTERS

In order to provide some indication of the likely volume of conversion activity, it is necessary to determine not only how much physical potential there is within the existing stock (addressed later in this appendix) but also to assess the likelihood of owners of the convertible stock finding conversion to be an attractive idea. Several sources were consulted for this analysis:

- The Study of Residential Intensification and Rental Housing Conservation, prepared by a consortium of consultants for the Ministry of Housing and the Association of Municipalities of Ontario (AMO) in 1983;
- Special tabulations from the Ministry of Revenue's property assessment files on the characteristics of owners of converted dwellings;
- Information on the characteristics of owners responding to the Ministry of Housing's Convert-to-Rent program;
- Special tabulations from the 1986 Census of Canada; and
- Information from a survey conducted for the Ministry of Housing of homeowners in Toronto who had converted units.

1983 Intensification and Conservation Study

There is little hard evidence available on the types of homeowners who convert their dwellings. The 1983 Intensification and Conservation study hypothesized that the homeowners most likely to consider renting out space in their homes would be empty nesters and elderly households, young singles and childless couples and single-parent families. Middle-aged couples and singles in general and couples with children in particular were viewed as being less likely to rent out space.

As part of the Intensification and Conservation study a survey was conducted of homeowners in Toronto and North York who did not already rent out space in their homes. The survey confirmed that the types of homeowners most likely to consider renting a room or a converted unit in their home in these municipalities tended to be young childless couples and singles who had recently purchased their home as well as empty nesters. For all three groups, the additional rental income gained seemed to be the major incentive for renting out space.

Assessment Data Analysis

A special tabulation of the assessment data collected by the Ministry of Revenue was obtained for this study which presents the characteristics of owners of properties which have been converted. The assessment data are considered to understate the volume of conversions by a considerable margin; however, it does not seem unreasonable to expect that the characteristics of the owners of converted dwellings in the assessment data base could shed some light on the characteristics of converters generally. In any case, these data appear to be superior to any other data currently available on this matter.

TABLE 1

CHARACTERISTICS OF OWNERS
OF CONVERTED SINGLE-DETACHED DWELLINGS
SCARBOROUGH, 1986*

Owner Households By Age and Household Type	Owners of Converted Dwellings	All Owners of Single-Detached Dwellings
Less Than 35 Years		
Non-Family	3	1
Couples (No Children)	3	5
Families With Children	8	9
Total	14	15
35-54 Years		
Non-Family	7	2
Couples (No Children)	4	5
Families With Children	27	42
Total	38	49
55 Years or More		
Non-Family	24	6
Couples (No Children)	13	15
Families With Children	11	15
Total	48	36
All Owners		
Non-Family	34	9
Couples (No Children)	20	25
Families with Children		
Husband-Wife**	33	60
Single-Parent**	13	6
Total	100	100

* Multi-family households have been excluded from both the conversion estimates and the breakdown of the characteristics of the owners of the total stock.

** Families with children were not broken down into husband-wife and single parent for each age group due to lack of data.

Source: Estimates by Clayton Research Associates based on Ministry of Revenue assessment data and the 1986 Census of Canada.

Table 1 presents estimates of the household types and ages of the owners of converted properties in Scarborough in 1986. Age and family type data were available for a total of over 800 owners of converted dwellings. The table shows the estimated percentage distribution of the owners of converted dwellings by age of head and household type as well as the percentage distribution for all owners of single-detached dwellings in Scarborough according to the 1986 Census of Canada. Because the raw data for the owners of converted dwellings were obtained from the assessment files, the data were adjusted by Clayton Research to yield estimates which were compatible with the Census data.

Comparison of the characteristics of the owners of converted dwellings with those of all owners of single-detached dwellings in Scarborough supports some of the conclusions reached in other work regarding the types of households most likely to consider converting their dwelling:

- Non-family households (comprised mainly of single persons living alone) have a very high propensity to convert. Over one-third of the converter owners were non-family households while only 9 percent of all single-detached units in Scarborough were owned by non-family households.
- In particular, older non-family households have a high propensity to convert their dwelling.
- Single-parent families also have a relatively high propensity to convert their dwellings. While these types of families account for only 6 percent of the stock, an estimated 13 percent of the converted stock is owned by single-parent families.
- Conventional husband-wife families with children have a much lower propensity to convert their dwelling. While one-third of all converted dwellings were owned by such families, they account for 60 percent of the total single-detached stock in 1986.
- However, in contrast to the findings of the 1983 study, couples without children, and particularly empty nesters (childless couples over 55) do not seem as likely to convert in Scarborough. These types of households accounted for 20 percent of the converted stock, slightly lower than their 25 percent share of the total single-detached stock.

Convert-to-Rent Results

TABLE 2

AGE OF CONVERT-TO-RENT HOMEOWNERS

	Percent
Less than 25	0
25-34	41
35-44	30
45-54	12
55-64	11
65+	6
Total	100

Source: Cresap/Barnard, Convert-to-Rent Program Evaluation, 1988, Page II-13.

Other research into the characteristics of converters has shown similar results. Data from the Ministry of Housing's Convert-to-Rent program (for Ontario as a whole) indicate similar household types but a much lower age structure for converters of single-family houses under the program. Over 70 percent of converters were under 45 years of age.

Since these data represent the ages of applicants under the program, it is perhaps not surprising that there is a predominance of young people. Such people would likely be more conducive to the risk and expense associated with conversion than older people. As the 1983 Intensification and Conservation study showed, elderly households comprised most of the homeowners more interested in renting a room than providing a converted unit.

The Convert-to-Rent data also indicate that one-third of the applicants to the program applied in order to help buy a home. The people in the most difficulty in terms of being able to afford to purchase a home are first-time homebuyers who tend generally to be younger people - most are below the age of 35.

The data also indicate that 29 percent of applicants converted in order to help them stay in their home and 16 percent wanted to help a family member. These would be important reasons for middle-aged and, especially, older people to convert. This finding is similar to that found in the Intensification study and is confirmed by information from the SHAPES (Scarborough Housing Assistance and Placement Education for Singles) program which indicates that almost half of the providers of rental accommodation in owner-occupied homes indicate that homesharing allows them to remain in the community and keep their home.* Information from SHAPES also indicate that a high proportion of the providers of this rental space are singles and single-parent families and that many of them are elderly people.

1986 Census

TABLE 3

PERSONS PER ROOM IN OWNER-OCCUPIED SINGLE-DETACHED DWELLINGS BY HOUSEHOLD TYPE SCARBOROUGH, 1986

	Persons Per Room			
	0.5 or Less	0.6-1.0	More than 1.0	Total
	Percent of Households			
Non-Family	98	2	0	100
Husband-Wife No Children	98	2	0	100
Husband-Wife With Children	50	49	1	100
Single-Parent	77	22	1	100
Multi-Family	12	72	16	100
Total	66	33	1	100

Source: Special tabulations from the 1986 Census of Canada.

There is little question that houses occupied by small households have the greatest potential to add more people without overcrowding. Data from the 1986 Census indicate that almost all non-family households and couples without children who own a single-detached house in Scarborough have a density of less than half a person per room. A density of over one person per room is generally accepted as being overcrowded.

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* Scarborough Housing Assistance and Placement Education for Singles, Bi-Annual Report, October, 1988.

According to the Census data, over three-quarters of single-parent families have half a person per room or less as well. This indicates a significant potential to accommodate additional people in dwellings owned by single-parent families.

For couples with children and multi-family households, however, the density of persons per room is much higher. Half the couples with children and almost 90 percent of multi-family households in owner-occupied single-detached dwellings in Scarborough in 1986 had more than half a person per room. Even for these households, however, conditions are generally not overcrowded - very few had densities of more than one person per room.

The density of persons in relation to the number of rooms in a dwelling is a measurement of the physical potential of the stock for conversions and is dealt with in detail in the next section of this appendix. A preview of the analysis was presented here in order to provide an indication of the types of households which had the most capacity to convert since this is an important consideration in the willingness of the owners of the stock to consider converting.

Another key consideration in a homeowner's decision to convert is the need for additional income. Table 4 provides information on the shelter cost/income ratio of households of different types and ages in Scarborough. It is apparent from the data provided in the table that non-family households and single-parent families have the greatest proportion of households paying more than 30 percent of their income in shelter payments. This, plus the fact that these household types have relatively more space available than most households in Scarborough (Table 3), are likely key reasons why non-family households and single-parent families have the highest propensity to convert according to the Scarborough assessment data.

Table 4 indicates that:

- Over one-quarter of non-family households which own single-detached dwellings in Scarborough pay more than 30 percent of their income in shelter costs. For younger non-family households, the proportion paying a high proportion of income in shelter costs is greater; however, 61 percent of non-family households paying 30 percent or more of income for shelter payments are aged 55 or more.

- A relatively high proportion of single-parent families also spend a large amount of their income in shelter costs. Twenty-one percent of the total and 43 percent of those aged less than 35 years spend 30 percent or more of income on shelter.

TABLE 4

OWNERS OF SINGLE-DETACHED DWELLINGS BY AGE, HOUSEHOLD TYPE, AND SHELTER PAYMENTS TO INCOME RATIO SCARBOROUGH, 1986

Owner Households By Age and Household Type	Shelter Payments to Income Ratio Less Than 20%	20-29%	30% Or More	Total	Less Than 20%	20-29%	30% Or More	Total
	Number of Households				Percent			
Less Than 35 Years								
Non-Family	295	175	290	755	39.1	23.2	38.4	100.0
Husband-Wife No Children	1,265	1,320	455	3,045	41.5	43.3	14.9	100.0
Husband-Wife With Children	2,490	2,440	1,305	6,230	40.0	39.2	20.9	100.0
Single-Parent	95	85	130	305	31.1	27.9	42.6	100.0
Multi-Family	345	175	35	555	62.2	31.5	6.3	100.0
Total	4,485	4,190	2,215	10,895	41.2	38.5	20.3	100.0
35-54 Years								
Non-Family	590	395	365	1,350	43.7	29.3	27.0	100.0
Husband-Wife No Children	2,775	705	390	3,875	71.6	18.2	10.1	100.0
Husband-Wife With Children	17,760	5,805	3,495	27,060	65.6	21.5	12.9	100.0
Single-Parent	1,240	565	675	2,480	50.0	22.8	27.2	100.0
Multi-Family	1,110	230	85	1,425	77.9	16.1	6.0	100.0
Total	23,470	7,705	5,010	36,190	64.9	21.3	13.8	100.0
55 Years or More								
Non-Family	2,480	885	1,020	4,380	56.6	20.2	23.3	100.0
Husband-Wife No Children	9,100	1,160	660	10,920	83.3	10.6	6.0	100.0
Husband-Wife With Children	7,850	525	390	8,770	89.5	6.0	4.4	100.0
Single-Parent	1,365	185	130	1,680	81.3	11.0	7.7	100.0
Multi-Family	755	55	40	860	87.8	6.4	4.7	100.0
Total	21,550	2,815	2,245	26,615	81.0	10.6	8.4	100.0
All Owner Households								
Non-Family	3,355	1,455	1,680	6,485	51.7	22.4	25.9	100.0
Husband-Wife No Children	13,145	3,185	1,515	17,840	73.7	17.9	8.5	100.0
Husband-Wife With Children	28,095	8,775	5,190	42,060	66.8	20.9	12.3	100.0
Single-Parent	2,700	830	935	4,465	60.5	18.6	20.9	100.0
Multi-Family	2,210	465	160	2,835	78.0	16.4	5.6	100.0
Total	49,505	14,710	9,480	73,695	67.2	20.0	12.9	100.0

Source: Special tabulations from the 1986 Census of Canada.

- Among couples without children, relatively few households spend a high proportion of their income on shelter. This is probably a major factor behind the finding earlier in this section that, despite having relatively low densities in terms of persons per room, these types of households do not tend to convert their dwellings as often as non-family households or single-parent families.

- For husband-wife families with children, a relatively low proportion pay 30 percent or more of their income in shelter payments.

- Among husband-wife families with and without children, the younger households tend to have a much higher proportion paying a large proportion of their income on shelter. This is as expected since most of the older households will either have paid off their mortgages or will have purchased their dwelling at an earlier date (and therefore at a lower price) than younger households. This finding tends to support the argument that first-time buyers will find conversion a more attractive proposition than those who have owned their dwelling for some period.

Ministry of Housing Survey

The results of a Ministry of Housing survey of homeowners who had additional units in their homes appear to conflict with some of the findings of the assessment analysis undertaken in Scarborough. Among the findings of the Ministry survey (as outlined in the 1987 Metro Housing Intensification report) are the following:

- Seventy-five percent of those who had provided an additional unit in their dwelling were aged 25-44 years. Only 10 percent were aged more than 55 years. This appears similar to the Convert-to-Rent findings presented earlier but are at odds with the assessment findings where almost half were aged 55 years or more.

- Forty-eight percent of converters in the Ministry survey were families with children and a significant number of these were single-parent families. This appears consistent with the assessment findings where 46 percent were families with children and over a quarter of these were single-parent families.

- A significant number of converters were first-time homebuyers - 44 percent of those who bought homes containing converted units were first-time buyers.

- Converters tended to be middle income professionals with a median income of $35,000. Three-quarters earned over $25,000.

Summary

In summary, it would appear that the main types of households which would appear likely to consider converting a dwelling or seeking a dwelling which was already converted would be first-time homebuyers, non-family households and single-parent families:

- First-time buyers of all household types and ages frequently have difficulty meeting the payments on the purchase of a house so the income generated from an accessory apartment or simply renting out one or more rooms to a tenant on a sharing basis might make the difference between being able to purchase or remaining a renter. In many cases, after some period living in the converted dwelling, the owner may deconvert or move as the family grows and requires more space; also, the need to supplement income with rent payments from tenants would generally diminish over time as the owner's income rises.

- Non-family households in general and older single people in particular are prime candidates for conversions. For these smaller households there is generally a great deal of room available. Also, for many of these households, particularly those in the older age groups, the need for additional income and/or companionship provides an incentive to rent out space in their dwellings. However, older households may be more disposed to renting a room rather than to go through the trouble and expense of providing a self-contained unit.

- Single-parent families generally suffer from lower incomes than families with two income earners. They also often require less living space. Evidence from all sources indicates that single-parent families have a very high propensity to convert their dwellings.

Couples with and without children appear generally to be less likely to convert their dwellings than non-family households and single-parent families. However, together, these two household types account for 85 percent of the owner-occupied single-detached housing stock in Scarborough. Therefore, even if they have a lower propensity to convert (as appears to be the case), it is apparent that they will still account for a significant proportion of conversions.

PHYSICAL POTENTIAL FOR CONVERSIONS

This section reviews the evidence regarding the physical potential to accommodate additional people within the existing stock. The formulation of estimates of physical potential for conversions is not intended to imply that this volume of conversions will occur; it is merely to establish the upper limit on conversions and to present evidence on the types of owners who have "excess space" in their dwellings which could be converted.

Vast Potential for Conversions in Scarborough

Information from both the Census of Canada and special tabulations obtained from the Ministry of Revenue property assessment files indicate a great deal of potential for conversions within the existing single-detached dwelling stock in Scarborough. The two methods of measuring the density of people in the existing housing stock and, thereby, the physical potential of the stock to accommodate additional people used in this study are:

- Persons per room - according to the Census of Canada, two-thirds of the owner-occupied single-detached housing in Scarborough in 1986 had a density of 0.5 or less persons per room. Since one person per room is generally accepted as a benchmark for measurement of overcrowded dwellings, it is clear that there is potential among most Scarborough single-detached houses to more than double the number of occupants without leading to overcrowded conditions using the one person per room benchmark.

- Square footage per person - a minimum of 250 square feet per person appears to be a generally accepted minimum standard for dwelling space.* According to data obtained from special tabulations from the assessment records, it is clear that there is substantial space within the existing housing stock to add people without increasing density beyond 250 square feet per person. According to these data, over 90 percent of the stock could add one more person within the existing finished floor area of the dwelling and still maintain more than 250 square feet of finished floor space per person; over 60 percent of the stock could add three people and still maintain more than 250 square feet per person. There is additional potential in the unfinished parts of basements in most of these dwellings as well.

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* According to the requirements of Section 9.5 of the Ontario Building Code, the minimum space required for a bachelor unit is approximately 250 square feet.

An alternative standard was also tested: a minimum of 500 square feet for both units in a converted dwelling for households of one or two people in each unit plus an additional 250 square feet for each additional person. Even at this more generous standard, the vast majority (78 percent) of Scarborough's single-detached stock could add a unit (of 500 square feet) without overcrowding the existing occupants of the dwelling.

Detailed information from both the Census and the assessment analysis is presented in the following parts of this section.

Most Single-Detached Dwellings in Scarborough Have More Than Two Rooms Per Person

Table 5 presents a breakdown of the owner-occupied single-detached housing stock in Scarborough by type and age of household head and the number of persons per room. It is evident from this table that there is an enormous potential to accommodate additional people within the stock since two-thirds (48,410 units) of the stock of owned single-detached houses has a density of 0.5 or less persons per room - or, put another way, there are two or more rooms per person. For this stock, the number of occupants could at least be doubled without breaching the overcrowding standard of one person per room.

Table 6 presents information on the incomes of the occupants of the owned single-detached stock in Scarborough. It is evident that a large proportion of the stock which has a relatively low density is occupied by people with relatively low incomes. This is especially true with non-family households (mostly single people), particularly the elderly; virtually all of the stock owned by non-family households has one-half or less persons per room. There appears to be ample room for almost all of these households to convert part of their dwelling to supplement their low incomes.

To focus the analysis more closely on the stock in which there is substantial physical potential to add more people, Table 7 presents the incomes of those households in Table 5 which had 0.5 or less persons per room (two or more rooms per person). These data are from the 1986 Census of Canada so the incomes relate to 1985. Highlights of Table 7 indicate the following:

- A total of over 6,000 owner-occupants of single-detached houses in Scarborough had incomes of less than $20,000 per

TABLE 5

OWNERS OF SINGLE-DETACHED DWELLINGS BY AGE, HOUSEHOLD TYPE, AND PERSONS PER ROOM SCARBOROUGH, 1986

Owner Households By Age and Household Type	Persons Per Room											
	0.5 Or Less	0.6-1.0	1.1-1.5	1.6-2.0	More Than 2.0	Total	0.5 Or Less	0.6-1.0	1.1-1.5	1.6-2.0	More Than 2.0	Total
	Number of Households						Percent					
Less Than 35 Years												
Non-Family	730	30	0	0	0	755	96.7	4.0	0.0	0.0	0.0	100.0
Husband-Wife No Children	2,985	55	0	0	0	3,045	98.0	1.8	0.0	0.0	0.0	100.0
Husband-Wife With Children	3,280	2,885	60	0	0	6,230	52.6	46.3	1.0	0.0	0.0	100.0
Single-Parent	200	105	0	0	0	305	65.6	34.4	0.0	0.0	0.0	100.0
Multi-Family	65	380	80	10	15	555	11.7	68.5	14.4	1.8	2.7	100.0
Total	7,265	3,450	150	15	15	10,895	66.7	31.7	1.4	0.1	0.1	100.0
35-64 Years												
Non-Family	1,320	25	0	0	0	1,350	97.8	1.9	0.0	0.0	0.0	100.0
Husband-Wife No Children	3,740	130	0	0	0	3,875	96.5	3.4	0.0	0.0	0.0	100.0
Husband-Wife With Children	11,985	14,635	380	60	0	27,060	44.3	54.1	1.4	0.2	0.0	100.0
Single-Parent	1,835	625	20	0	0	2,480	74.0	25.2	0.8	0.0	0.0	100.0
Multi-Family	120	1,060	195	25	30	1,425	8.4	74.4	13.7	1.8	2.1	100.0
Total	19,005	16,465	605	85	25	36,190	52.5	45.5	1.7	0.2	0.1	100.0
55 Years or More												
Non-Family	4,330	55	0	0	0	4,380	98.9	1.3	0.0	0.0	0.0	100.0
Husband-Wife No Children	10,700	225	0	0	0	10,920	98.0	2.1	0.0	0.0	0.0	100.0
Husband-Wife With Children	5,535	3,185	40	0	0	8,770	63.1	36.3	0.5	0.0	0.0	100.0
Single-Parent	1,425	255	0	0	0	1,680	84.8	15.2	0.0	0.0	0.0	100.0
Multi-Family	150	625	85	0	0	860	17.4	72.7	9.9	0.0	0.0	100.0
Total	22,140	4,340	130	0	0	26,615	83.2	16.3	0.5	0.0	0.0	100.0
All Owner Households												
Non-Family	6,385	105	0	0	0	6,485	98.5	1.6	0.0	0.0	0.0	100.0
Husband-Wife No Children	17,430	405	0	0	0	17,840	97.7	2.3	0.0	0.0	0.0	100.0
Husband-Wife With Children	20,805	20,705	490	65	0	42,060	49.5	49.2	1.2	0.2	0.0	100.0
Single-Parent	3,460	980	30	0	0	4,465	77.5	21.9	0.7	0.0	0.0	100.0
Multi-Family	330	2,055	365	40	40	2,835	11.6	72.5	12.9	1.4	1.4	100.0
Total	48,410	24,250	880	110	45	73,695	65.7	32.9	1.2	0.1	0.1	100.0

Source: Special tabulations from the 1986 Census of Canada.

TABLE 6

OWNERS OF SINGLE-DETACHED DWELLINGS BY AGE, HOUSEHOLD TYPE AND INCOME SCARBOROUGH, 1986

Owner Households By Age and Household Type	Less Than 20,000	20,000- 34,999	35,000- 49,999	50,000- 74,999	75,000 Or More	Total	Less Than 20,000	20,000- 34,999	35,000- 49,999	50,000- 74,999	75,000 Or More	Total
	Income Groups											
	Number of Households						Percent					
Less Than 35 Years												
Non-Family	130	200	225	140	70	755	17.2	26.5	29.8	18.5	9.3	100.0
Husband-Wife No Children	95	215	900	1,550	285	3,045	3.1	7.1	29.6	50.9	9.4	100.0
Husband-Wife With Children	210	955	2,300	2,240	525	6,230	3.4	15.3	36.9	36.0	8.4	100.0
Single-Parent	65	90	95	40	15	305	21.3	29.5	31.1	13.1	4.9	100.0
Multi-Family	0	35	105	225	195	555	0.0	6.3	18.9	40.5	35.1	100.0
Total	500	1,495	3,620	4,190	1,095	10,895	4.6	13.7	33.2	38.5	10.1	100.0
35-54 Years												
Non-Family	200	325	470	285	65	1,350	14.8	24.1	34.8	21.1	4.8	100.0
Husband-Wife No Children	145	440	905	1,615	770	3,875	3.7	11.4	23.4	41.7	19.9	100.0
Husband-Wife With Children	950	3,090	7,505	10,105	5,405	27,060	3.5	11.4	27.7	37.3	20.0	100.0
Single-Parent	360	815	580	585	150	2,480	14.5	32.9	23.4	23.6	6.0	100.0
Multi-Family	25	55	220	540	585	1,425	1.8	3.9	15.4	37.9	41.1	100.0
Total	1,675	4,730	9,685	13,135	6,970	36,190	4.6	13.1	26.8	36.3	19.3	100.0
55 Years or More												
Non-Family	2,405	1,105	530	205	135	4,380	54.9	25.2	12.1	4.7	3.1	100.0
Husband-Wife No Children	2,170	3,265	2,775	1,955	755	10,920	19.9	29.9	25.4	17.9	6.9	100.0
Husband-Wife With Children	355	1,005	1,980	3,315	2,110	8,770	4.0	11.5	22.6	37.8	24.1	100.0
Single-Parent	220	490	400	440	125	1,680	13.1	29.2	23.8	26.2	7.4	100.0
Multi-Family	25	70	120	270	370	860	2.9	8.1	14.0	31.4	43.0	100.0
Total	5,175	5,940	5,815	6,185	3,490	26,615	19.4	22.3	21.8	23.2	13.1	100.0
All Owner Households												
Non-Family	2,740	1,630	1,220	635	260	6,485	42.3	25.1	18.8	9.8	4.0	100.0
Husband-Wife No Children	2,415	3,920	4,580	5,120	1,810	17,840	13.5	22.0	25.7	28.7	10.1	100.0
Husband-Wife With Children	1,515	5,055	11,785	15,655	8,040	42,060	3.6	12.0	28.0	37.2	19.1	100.0
Single-Parent	635	1,395	1,075	1,065	295	4,465	14.2	31.2	24.1	23.9	6.6	100.0
Multi-Family	55	160	445	1,030	1,145	2,835	1.9	5.6	15.7	36.3	40.4	100.0
Total	7,360	12,165	19,115	23,510	11,555	73,695	10.0	16.5	25.9	31.9	15.7	100.0

Source: Special tabulations from the 1986 Census of Canada.

TABLE 7

OWNERS OF SINGLE-DETACHED DWELLINGS 0.5 PERSONS PER ROOM OR LESS BY AGE, HOUSEHOLD TYPE AND INCOME SCARBOROUGH, 1986

Owner Households By Age and Household Type	Income Groups: Less Than 20,000	20,000-34,999	35,000-49,999	50,000-74,999	75,000 Or More	Total	Income Groups: Less Than 20,000	20,000-34,999	35,000-49,999	50,000-74,999	75,000 Or More	Total	Income Groups: Less Than 20,000	20,000-34,999	35,000-49,999	50,000-74,999	75,000 Or More	Total
	Number of Households						Percent of All Households						Percentage Distribution					
Less Than 35 Years																		
Non-Family	125	200	220	120	65	730	98.2	100.0	97.8	85.7	92.9	96.7	2.0	2.3	1.8	0.8	0.9	1.5
Husband-Wife No Children	95	210	890	1,520	275	2,985	100.0	97.7	98.9	98.1	96.5	98.0	1.5	2.4	7.3	10.6	3.9	6.2
Husband-Wife With Children	100	360	1,210	1,260	345	3,280	47.6	37.7	52.6	56.3	65.7	52.0	1.6	4.2	9.9	8.8	5.0	6.8
Single-Parent	40	70	60	15	20	200	61.5	77.8	63.2	37.5	133.3	65.6	0.6	0.8	0.5	0.1	0.3	0.4
Multi-Family	0	0	0	30	30	65	0.0	0.0	0.0	13.3	15.4	11.7	0.0	0.0	0.0	0.2	0.4	0.1
Total	360	840	2,380	2,945	740	7,265	72.0	56.2	66.0	70.3	67.6	66.7	5.7	9.8	19.5	20.5	10.6	15.0
35-54 Years																		
Non-Family	205	320	455	280	60	1,320	100.0	98.5	96.8	98.2	92.3	97.0	3.3	3.7	3.7	2.0	0.9	2.7
Husband-Wife No Children	135	425	880	1,535	760	3,740	93.1	96.6	97.2	95.0	90.7	96.5	2.2	4.9	7.2	10.7	10.9	7.7
Husband-Wife With Children	300	1,095	3,025	4,600	2,970	11,985	31.6	35.4	40.3	45.5	54.9	44.3	4.8	12.7	24.8	32.0	42.6	24.8
Single-Parent	310	620	440	385	80	1,835	86.1	76.1	75.9	65.8	53.3	74.9	4.9	7.2	3.6	2.7	1.1	3.8
Multi-Family	0	0	15	25	75	120	0.0	0.0	6.8	4.8	12.0	8.4	0.0	0.0	0.1	0.2	1.1	0.2
Total	940	2,470	4,820	6,830	3,945	19,005	56.1	52.2	49.8	52.0	56.6	52.5	15.0	28.7	39.5	47.6	56.6	39.3
55 Years or More																		
Non-Family	2,390	1,065	515	200	125	4,330	99.4	96.2	97.2	97.6	92.6	98.9	38.1	12.4	4.2	1.4	1.8	8.9
Husband-Wife No Children	2,125	3,195	2,735	1,900	740	10,700	97.9	97.9	98.6	97.2	98.0	98.0	33.9	37.2	22.4	13.2	10.6	22.1
Husband-Wife With Children	245	580	1,355	2,070	1,280	5,535	69.0	57.7	68.4	62.4	60.7	63.1	3.9	6.7	11.1	14.4	18.4	11.4
Single-Parent	200	420	360	365	80	1,425	90.9	85.7	90.0	83.0	64.0	84.8	3.2	4.9	2.9	2.5	1.1	2.9
Multi-Family	0	0	45	35	40	150	0.0	0.0	37.5	13.0	10.8	17.4	0.0	0.0	0.4	0.2	0.6	0.3
Total	4,975	5,290	5,010	4,580	2,285	22,140	96.1	89.1	86.2	74.2	65.5	83.2	79.3	61.5	41.0	32.0	32.8	45.7
All Owner Households																		
Non-Family	2,720	1,610	1,195	605	255	6,385	99.3	98.8	98.0	95.3	90.1	98.5	43.3	18.7	9.8	4.2	3.7	13.2
Husband-Wife No Children	2,360	3,830	4,510	4,950	1,780	17,430	97.7	97.7	98.5	96.7	98.3	97.7	37.6	44.5	36.9	34.5	25.6	36.0
Husband-Wife With Children	640	2,035	5,590	7,940	4,600	20,805	42.2	40.3	47.4	50.7	57.2	49.5	10.2	23.7	45.8	55.3	66.0	43.0
Single-Parent	550	1,110	865	765	180	3,460	86.6	79.8	79.5	71.8	61.0	77.5	8.8	12.9	7.0	5.3	2.6	7.1
Multi-Family	0	15	65	95	155	330	0.0	9.4	14.8	9.2	13.5	11.6	0.0	0.2	0.5	0.7	2.2	0.7
Total	6,275	8,600	12,215	14,355	6,965	48,410	85.3	70.7	63.9	61.1	60.3	66.7	100.0	100.0	100.0	100.0	100.0	100.0

Source: Special tabulations from the 1986 Census of Canada.

year and had densities of two or more rooms per person - ample room to add one or more paying tenants to supplement the incomes of the owners.

- Almost 40 percent of these households with incomes of less than $20,000 were non-family households with heads aged 55 years or more - one of the main groups likely to consider converting their dwelling. The next largest group (34 percent) were childless couples aged 55 years or more - another group with apparently excess room in their dwelling but much less likely to consider converting.

- Single-parent families comprised only 9 percent of all households earning less than $20,000 per year which have densities of 0.5 persons per room or less.

- As income rises, there is much less likelihood that households will consider converting their dwellings. Almost 45 percent of all households with 0.5 persons per room or less had (1985) incomes of $50,000 or more. These are considered unlikely to be candidates for conversion.

Table 8 presents information on the shelter cost/income ratio of those households in Table 5 with less than 0.5 persons per room. The shelter cost/income ratio is a measure of the degree of difficulty which the owners of Scarborough's single-detached housing stock have in meeting their shelter costs. Those with high shelter cost/income ratios could be expected to view conversion as a more attractive proposition than those with low shelter cost/income ratios. As noted earlier in this appendix, 0.5 persons per room is the point at which the number of people in a dwelling could be doubled without breaching the overcrowding standard of one person per room. Highlights of Table 8 include:

- A total of 6,000 owners of single-detached houses in Scarborough are estimated to have the capacity to double the number of people in their dwelling and are paying 30 percent or more of their income in shelter costs. These households account for 8 percent of the total owner-occupied single-detached stock (or 12 percent of the stock with additional space) and would appear to be prime candidates for conversion. An additional 9,400 households also have the capacity to double the occupants of the dwelling and are paying between 20-29 percent of their income in shelter costs. These households, representing 19 percent of the stock with additional space, would also appear to have an incentive to convert in order to supplement their income.

- However, most of the stock which has the capacity to double the number of occupants without overcrowding (33,000 units or over two-thirds of the total) have shelter cost/income ratios of less than 20 percent. These households are generally not in need of the additional income that a converted unit would provide.

TABLE 8

OWNERS OF SINGLE-DETACHED DWELLINGS 0.5 PERSONS PER ROOM OR LESS BY AGE AND HOUSEHOLD TYPE AND SHELTER PAYMENTS TO INCOME RATIO SCARBOROUGH, 1986

Owner Households By Age and Household Type	Shelter Payments to Income Ratio: Less Than 20%	20-29%	30% Or More	Total	Shelter Payments to Income Ratio: Less Than 20%	20-29%	30% Or More	Total	Shelter Payments to Income Ratio: Less Than 20%	20-29%	30% Or More	Total
	Number of Households				Percent of All Households				Percentage Distribution			
Less Than 35 Years												
Non-Family	275	175	285	730	93.2	100.0	90.3	96.7	0.8	1.9	4.7	1.5
Husband-Wife No Children	1,240	1,300	450	2,985	98.0	98.5	98.9	98.0	3.8	13.8	7.5	6.2
Husband-Wife With Children	1,340	1,330	605	3,280	53.8	54.5	46.4	52.6	4.1	14.1	10.1	6.8
Single-Parent	55	60	85	200	57.9	70.6	65.4	65.6	0.2	0.6	1.4	0.4
Multi-Family	50	15	0	65	14.5	8.6	0.0	11.7	0.2	0.2	0.0	0.1
Total	2,965	2,875	1,425	7,265	66.1	68.6	64.3	66.7	9.0	30.6	23.7	15.0
35-54 Years												
Non-Family	575	385	365	1,320	97.5	97.5	100.0	97.8	1.7	4.1	6.1	2.7
Husband-Wife No Children	2,675	695	370	3,740	96.4	98.6	94.9	96.5	8.1	7.4	6.2	7.7
Husband-Wife With Children	8,200	2,420	1,365	11,985	46.2	41.7	39.1	44.3	24.8	25.7	22.7	24.8
Single-Parent	925	425	490	1,835	74.6	75.2	72.6	74.0	2.8	4.5	8.2	3.8
Multi-Family	105	20	0	120	9.5	8.7	0.0	8.4	0.3	0.2	0.0	0.2
Total	12,480	3,950	2,585	19,005	53.2	51.3	51.6	52.5	37.8	42.0	43.0	39.3
55 Years or More												
Non-Family	2,430	880	1,015	4,330	98.0	99.4	99.5	98.9	7.4	9.4	16.9	8.9
Husband-Wife No Children	8,935	1,125	645	10,700	98.2	97.0	97.7	98.0	27.1	12.0	10.7	22.1
Husband-Wife With Children	4,940	385	210	5,535	62.9	73.3	53.8	63.1	15.0	4.1	3.5	11.4
Single-Parent	1,140	170	120	1,425	83.5	91.9	92.3	84.8	3.5	1.8	2.0	2.9
Multi-Family	120	15	10	150	15.9	27.3	25.0	17.4	0.4	0.2	0.2	0.3
Total	17,560	2,500	2,000	22,140	81.5	91.7	89.1	83.2	53.2	27.4	33.3	45.7
All Owner Households												
Non-Family	3,285	1,440	1,665	6,385	97.9	99.0	99.1	98.5	10.0	15.3	27.7	13.2
Husband-Wife No Children	12,850	3,115	1,465	17,430	97.8	97.8	96.7	97.7	38.9	33.1	24.4	36.0
Husband-Wife With Children	14,485	4,140	2,180	20,805	51.6	47.2	42.0	49.5	43.9	44.0	36.3	43.0
Single-Parent	2,115	655	680	3,460	78.3	78.9	72.7	77.5	6.4	7.0	11.3	7.1
Multi-Family	270	55	10	330	12.2	11.0	8.3	11.6	0.8	0.6	0.2	0.7
Total	33,000	9,410	6,005	48,410	66.7	64.0	63.3	65.7	100.0	100.0	100.0	100.0

Source: Special tabulations from the 1986 Census of Canada.

- Over one-quarter of the owners which had shelter cost/income ratios of 30 percent or more were non-family households - the majority of these were aged 55 years or more. In contrast, non-family households account for only 9 percent of the total owner-occupied single-detached stock in Scarborough. Clearly, many non-family households, especially elderly non-family households, have both the capacity and a financial incentive to convert their dwellings to accommodate additional (rent-paying) people.

- Single-parent families are also among the types of households likely to consider conversion. They comprise 11 percent of owners who had shelter cost/income ratios of 30 percent or more. This percentage is approximately double their share of the total stock - they also appear to have a disproportionate capacity and need to convert their dwellings.

- Couples with and without children account for slightly more than 60 percent of the owned single-detached stock in Scarborough which has a density of 0.5 persons per room or less and in which the owners' shelter cost/income ratio is 30 percent or more. This is lower than their over 80 percent share of the total stock and supports the contention that these types of households are less likely to convert than non-family households or single-parent families.

This analysis of Census data confirms that there is a great deal of physical potential for accommodating additional people within the existing single-detached stock in Scarborough. However, it also confirms that the majority of these houses are occupied by households which may not view conversions as being attractive since they do not appear to be in financial need and may view their continued use of the space as more important than the income that conversion might yield.

Square Footage/Person in Houses Also Confirms Large Physical Potential for Conversions

Special tabulations of the Ministry of Revenue property assessment data for Scarborough confirm the findings of the above analysis of Census data. Assessment data is not considered to be as reliable as Census data for information such as the age and household types of owners and the records do not include information on incomes and shelter costs. However, the important information which the assessment data can provide which is unavailable from the Census is the square footage of dwellings; this provides a better measure of the space which is available in dwellings than number of rooms.

Table 9 presents estimates of the finished square footage (including finished basement space) of owner-occupied single-detached

TABLE 9

OWNERS OF SINGLE-DETACHED DWELLINGS BY AGE, HOUSEHOLD TYPE AND FINSHED FLOOR AREA SCARBOROUGH, 1986

Finished Floor Area (Square Feet)

Owner Households By Age and Household Type	Less Than 1000	1000-1249	1250-1499	1500-1749	1750-1999	2000-2249	2250-2499	2500 Or More	All Households	Less Than 1000	1000-1249	1250-1499	1500-1749	1750-1999	2000-2249	2250-2499	2500 Or More	All Households
	Number of Households									Percent								
Less Than 35 Years																		
Non-Family	80	89	206	135	139	50	21	39	759	10.5	11.7	27.1	17.8	18.3	6.6	2.8	5.1	100.0
Husband-Wife No Children	125	413	891	684	533	233	104	67	3,050	4.1	13.5	29.2	22.4	17.5	7.6	3.4	2.2	100.0
Husband-Wife With Children	244	676	1,457	1,442	1,154	651	298	305	6,227	3.9	10.9	23.4	23.2	18.5	10.5	4.8	4.9	100.0
Single-Parent	22	51	82	79	29	22	9	12	306	7.2	16.7	26.8	25.8	9.5	7.2	2.9	3.9	100.0
Total	471	1,229	2,636	2,340	1,855	956	432	423	10,342	4.6	11.9	25.5	22.6	17.9	9.2	4.2	4.1	100.0
35-54 Years																		
Non-Family	109	177	299	293	217	121	52	84	1,352	8.1	13.1	22.1	21.7	16.1	8.9	3.8	6.2	100.0
Husband-Wife No Children	128	366	762	804	834	463	269	254	3,880	3.3	9.4	19.6	20.7	21.5	11.9	6.9	6.5	100.0
Husband-Wife With Children	343	1,594	4,212	5,417	5,440	4,292	2,408	3,353	27,059	1.3	5.9	15.6	20.0	20.1	15.9	8.9	12.4	100.0
Single-Parent	106	327	519	588	453	255	133	104	2,485	4.3	13.2	20.9	23.7	18.2	10.3	5.4	4.2	100.0
Total	686	2,464	5,792	7,102	6,944	5,131	2,862	3,795	34,776	2.0	7.1	16.7	20.4	20.0	14.8	8.2	10.9	100.0
55 Years or More																		
Non-Family	578	942	1,095	903	484	210	79	77	4,368	13.2	21.6	25.1	20.7	11.1	4.8	1.8	1.8	100.0
Husband-Wife No Children	477	1,304	2,603	2,701	1,913	1,022	422	480	10,922	4.4	11.9	23.8	24.7	17.5	9.4	3.9	4.4	100.0
Husband-Wife With Children	129	616	1,698	1,977	1,767	1,147	588	852	8,774	1.5	7.0	19.4	22.5	20.1	13.1	6.7	9.7	100.0
Single-Parent	99	275	399	383	291	131	61	44	1,683	5.9	16.3	23.7	22.8	17.3	7.8	3.6	2.6	100.0
Total	1,283	3,137	5,795	5,964	4,455	2,510	1,150	1,453	25,747	5.0	12.2	22.5	23.2	17.3	9.7	4.5	5.6	100.0
All Owner Households																		
Non-Family	767	1,208	1,600	1,331	840	381	152	200	6,479	11.8	18.6	24.7	20.5	13.0	5.9	2.3	3.1	100.0
Husband-Wife No Children	730	2,083	4,256	4,189	3,280	1,718	795	801	17,852	4.1	11.7	23.8	23.5	18.4	9.6	4.5	4.5	100.0
Husband-Wife With Children	716	2,886	7,367	8,836	8,361	6,090	3,294	4,510	42,060	1.7	6.9	17.5	21.0	19.9	14.5	7.8	10.7	100.0
Single-Parent	227	653	1,000	1,050	773	408	203	160	4,474	5.1	14.6	22.4	23.5	17.3	9.1	4.5	3.6	100.0
Total	2,440	6,830	14,223	15,406	13,254	8,597	4,444	5,671	70,865	3.4	9.6	20.1	21.7	18.7	12.1	6.3	8.0	100.0

Source: Clayton Research Associates based on special tabulations of Scarborough assessment data.

dwellings in Scarborough in 1986 by type of household (excluding multi-family households) and age of head of the owner.* Highlights of Table 9 include:

- Approximately one-third of the owner-occupied single-detached stock in Scarborough has less than 1,500 square feet of finished floor space. About 40 percent are in the 1,500-2,000 square foot range and about one-quarter are larger than 2,000 square feet.
- As would be expected, there is some correlation between the size of dwelling occupied by households of different sizes and means. Husband-wife families with children tend to occupy the largest dwellings. All other household types, especially non-family households, tend to occupy smaller houses.

From Table 9 and information on the number of persons in the dwelling, it is possible to calculate the number of additional persons which could be added using varying density standards of persons per square foot - this information is presented in Table 10. Highlights of Table 10 include the following:

- Over 90 percent of the owner-occupied single-detached dwelling stock in Scarborough in 1986 could add at least one person within the finished floor area of the dwelling using a standard of 250 square feet per person.

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* For the information presented here, the raw assessment data have been adjusted by Clayton Research to conform to the data from the 1986 Census of Canada. This was considered necessary because the assessment data had a large "unspecified" component and also understated the numbers of some types and ages of households. The methodology for adjusting the assessment data was to apply the household size and square footage distributions from the assessment data for each of the household type and age groups to the Census totals for each of these groups. The result, as shown in Table 9, is an estimated distribution of the square footage of single-detached houses in Scarborough for the Census distribution of households by type and age of head which is consistent with the data presented in earlier tables based on special tabulations from the 1986 Census of Canada. The total stock estimate in Table 9 (70,865) is slightly lower than the total stock estimate from the Census data (73,695) because of the exclusion of multi-family households from this analysis. They are not included because they could not be reliably identified in the assessment data; this is not considered to be a significant loss to the analysis since, as was shown in the analysis of the Census data on persons per room, there is generally little space available in multi-family households to accommodate additional people.

TABLE 10

OWNERS OF SINGLE-DETACHED DWELLINGS BY AGE AND HOUSEHOLD TYPE WITH POTENTIAL FOR ADDING OCCUPANTS SCARBOROUGH, 1986

Age of First Person by Household Type	Minimum 250 Square Feet Per Person				Minimum 500 Square Feet Per Person			Minimum 250 Square Feet Per Person				Minimum 500 Square Feet Per Person		
	Add 1 Person	Add 2 People	Add 3 People	Add 4 People	Add 1 Person	Add 2 People	Add 3 People	Add 1 Person	Add 2 People	Add 3 People	Add 4 People	Add 1 Person	Add 2 People	Add 3 People
	Number of Households							Percent						
Less Than 35 Years														
Non-Family	721	720	619	508	536	255	64	1	1	1	2	3	4	4
Husband-Wife No Children	3,002	2,853	2,409	1,530	1,499	354	49	5	5	6	5	8	6	3
Husband-Wife With Children	5,366	4,310	2,799	1,512	595	130	20	8	8	7	5	3	2	1
Single-Parent	294	282	199	120	104	22	6	0	0	0	0	1	0	0
Total	9,383	8,136	6,026	3,670	2,734	761	139	15	15	14	13	14	12	9
35-64 Years														
Non-Family	1,284	1,243	1,123	917	1,032	578	157	2	2	3	3	5	9	11
Husband-Wife No Children	3,768	3,647	3,036	2,230	1,988	744	172	6	6	7	8	10	12	12
Husband-Wife With Children	23,455	19,247	13,865	8,846	3,050	854	265	37	35	33	32	16	13	18
Single-Parent	2,406	2,125	1,632	1,074	759	184	29	4	4	4	4	4	3	2
Total	30,913	26,162	19,656	13,067	6,829	2,360	623	48	47	46	47	35	37	42
55 Years or More														
Non-Family	4,198	4,178	3,733	2,770	3,672	1,649	331	7	7	9	10	19	26	22
Husband-Wife No Children	10,628	9,793	7,890	5,223	4,459	1,201	292	17	18	19	19	23	19	20
Husband-Wife With Children	7,314	6,049	4,030	2,463	897	232	64	11	11	9	9	5	4	4
Single-Parent	1,645	1,631	1,203	837	735	182	34	3	3	3	3	4	3	2
Total	23,785	21,449	16,856	11,293	9,763	3,264	721	37	38	40	40	51	51	49
All Owner Households														
Non-Family	6,203	6,121	5,475	4,195	5,240	2,482	552	10	11	13	15	27	39	37
Husband-Wife No Children	17,398	16,193	13,335	8,983	7,946	2,299	513	27	29	31	32	41	36	35
Husband-Wife With Children	36,135	29,616	20,694	12,821	4,542	1,216	349	56	53	49	46	24	19	24
Single-Parent	4,345	3,918	3,034	2,031	1,598	388	69	7	7	7	7	8	6	5
Total	64,081	55,747	42,538	28,030	19,326	6,385	1,483	100	100	100	100	100	100	100
Percent of All Single-Detached Dwellings	90.4	78.7	60.0	39.6	27.3	9.0	2.1							

Source: Clayton Research Associates based on special tabulations of Scarborough assessment data.

- Almost 80 percent could add two people and still have a density of more than 250 square feet per person.

- There is space to accommodate an additional four people in almost 40 percent of the owner-occupied single-detached dwellings in Scarborough.

- With the higher standard of 500 square feet per person, there is a considerably lower capacity to add people but still over one-quarter of the owner-occupied single-detached stock could add at least one person and still have a density of more than 500 square feet per person.

- Since almost all households could add one person without achieving a density of less than 250 square feet per person, the characteristics of these households are little different from the characteristics of all owner households. However, as was the case in the analysis of the number of rooms per person (in the Census analysis presented earlier) the households with the most available space do differ significantly from all households. Of households that could add four or more people without overcrowding:

  - 15 percent are non-family households (mostly older households with heads aged 55 years or more);

  - 7 percent are single-parent families;

  - 32 percent are couples without children; and

  - 46 percent are husband-wife families with children.

It is clear that, while there is a great deal of physical potential to accommodate additional people within the existing stock, most of that potential is in dwellings occupied by the types of owners (families with children and, to a lesser extent, couples) who are less likely to consider conversions than non-family households or single-parent families.

Alternative Standard Also Indicates Large Physical Potential

Following a review of the above analysis, it was decided to test a standard higher than 250 square feet per person but below the very generous level of 500 square feet per person. The alternate standard is:

- Minimum sizes of 500 square feet for both the units in a converted dwelling. Units of this size are considered adequate for both one and two person households. For larger households an additional 250 square feet per person was added; thus an adequate standard for a three person household would be 750 square feet.

Table 11 presents the results of this analysis. With the slightly higher standard of floor space per person, the percentage of owners of single-detached dwellings in Scarborough who could add additional persons is only slightly lower. The main difference is the exclusion of the small number of one person households in the smallest dwellings under the higher space requirements.

TABLE 11

POTENTIAL FOR ADDING OCCUPANTS/UNITS IN OWNED SINGLE-DETACHED DWELLINGS ALTERNATE STANDARD

Additional Persons/Units	Number of Households	Percent of All Single-Detached Owner Households
One Person (sharing)	64,000	90
Bachelor or One-Bedroom	55,000	78
Two-Bedroom	42,000	59

Source: Clayton Research Associates based on special tabulations of Scarborough assessment data.

The characteristics of households with the potential to add additional persons under this standard of space per person are the same as those found using the 250 square feet per person standard.

Number of Likely Converters From Assessment Data

The assessment data analysis in the previous sections shows that:

- 90 percent of owner households (64,000) have adequate space to add at least one person by sharing;
- 78 percent of owner households (55,000) have adequate space to add an additional bachelor or one bedroom unit;
- 59 percent of owner households could add a two bedroom unit (42,000).

To estimate how many of these households with adequate extra space for sharing or conversion would likely convert their dwellings, the same proportions of households with adequate space and financial need identified from the Census analysis were applied to the assessment data.

The Census analysis showed that 12 percent of all households who have adequate space to at least double the number of persons in the household without overcrowding are in financial need (i.e., paying 30 percent or more of their income on shelter costs) and 19 percent were identified as having less financial need (i.e., paying 20-29 percent of their income on shelter costs). The remaining 69 percent paid less than 20 percent of their income on shelter costs.

TABLE 12

ESTIMATES OF POTENTIAL CONVERSION BASED ON FINANCIAL NEED AND ASSESSMENT DATA

	Number of Households			
	Total	No Extra Space	Could Add 1 Person	Could Add 1 Unit
Financial Need			8,000	7,000
Less Financial Need			12,000	10,000
No Financial Need			44,000	38,000
Total	71,000	7,000	64,000	55,000

Source: Clayton Research Associates based on special tabulations of Scarborough assessment data and the 1986 Census of Canada.

Applying these proportions to the assessment data on households who have room to add one or more persons without overcrowding, it is estimated that between 7,000 and 8,000 households who have adequate space are in financial need and therefore might consider converting for financial reasons. An additional 10,000-12,000 households have less financial need but may also convert for financial reasons. However, the majority of households with additional space (38,000-44,000) are considered unlikely to convert based on financial need.

Additional Space Available in Unfinished Basements

The preceding analysis covered only finished floor space. There is, in addition, a great deal of unfinished floor space in most single-detached dwellings in Scarborough which could be converted to useable living space. The assessment records indicate that two-thirds of the single-detached stock in the City has 500 square feet or more of unfinished floor space in basements; 38 percent have 750 square feet or more.

Table 13 provides a breakdown of the estimated unfinished basement area and finished floor area for all single-detached dwellings in Scarborough. The information is based on the assessment data but, as with the previous data presented in this appendix, has been adjusted to the size of the single-detached stock in the City as counted by the 1986 Census of Canada.

PHYSICAL POTENTIAL IN THE SPECIAL NEIGHBOURHOODS

This section presents a brief comparison of the characteristics of the households and dwellings in the special neighbourhoods which have been used in this study with those of households and dwellings in Scarborough as a whole. The intent is to provide a rough

TABLE 13

OWNERS OF SINGLE-DETACHED DWELLINGS
BY UNFINISHED BASEMENT AREA AND FINISHED FLOOR AREA
SCARBOROUGH, 1986

Unfinished Basement Area (Square Feet)	Finished Floor Area (Square Feet)								
	Less Than 1000	1000-1249	1250-1499	1500-1749	1750-1999	2000-2249	2250-2499	2500 Or More	All Dwellings
	Number of Households								
Less Than 175	17	35	143	298	388	470	317	441	2,110
175-249	33	158	443	706	1,078	780	345	401	3,943
250-374	94	388	1,539	1,822	2,742	1,614	669	877	9,747
375-499	353	668	1,531	2,448	2,297	1,003	486	723	9,507
500-624	446	1,580	1,627	2,740	1,650	616	352	516	9,527
625-749	518	1,234	3,659	2,906	1,201	457	272	312	10,559
750-999	1,147	577	4,783	4,113	3,112	1,328	363	389	15,811
1000-1249	48	2,423	320	551	924	2,495	958	349	8,069
1250-1499	1	66	570	38	237	251	604	1,339	3,106
1500+	0	2	43	66	39	168	215	783	1,317
All Dwellings	2,659	7,130	14,660	15,687	13,668	9,183	4,581	6,129	73,695
	Percent								
Less Than 175	0.6	0.5	1.0	1.9	2.8	5.1	6.9	7.2	7.6
175-249	1.2	2.2	3.0	4.5	7.9	8.5	7.5	6.5	6.9
250-374	3.5	5.4	10.5	11.6	20.1	17.6	14.6	14.3	16.2
375-499	13.3	9.4	10.4	15.6	16.8	10.9	10.6	11.8	11.9
500-624	16.8	22.2	11.1	17.5	12.1	6.7	7.7	8.4	8.4
625-749	19.5	17.3	25.0	18.5	8.8	5.0	5.9	5.1	5.4
750-999	43.1	8.1	32.6	26.2	22.8	14.5	7.9	6.3	6.3
1000-1249	1.8	34.0	2.2	3.5	6.8	27.2	20.9	5.7	2.9
1250-1499	0.0	0.9	3.9	0.2	1.7	2.7	13.2	21.8	21.8
1500+	0.0	0.0	0.3	0.4	0.3	1.8	4.7	12.8	12.8
All Dwellings	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: Clayton Research Associates based on special tabulations of Scarborough assessment data.

assessment of the extent to which the occupants of the stock in the neighbourhoods have a greater or lesser likelihood of converting their houses based on the overall Scarborough analysis.

Table 14 indicates some significant differences among the areas:

- Steeles is the newest area and has by far the largest concentration of younger households in the owner-occupied single-detached stock - over one-quarter of the households in this area have heads aged less than 35 years, well below the Scarborough average of 15 percent. The area also has the largest concentration of families with children and multi-family households. Multi-family households are, of course, evidence of sharing so this area appears to have a higher degree of sharing than any of the others.
- The other areas all have older residents than the Scarborough average, especially Clairlea, West Hill and, to a lesser extent, Cliffside. Half or more of the owners of the single-detached stock in these areas are aged 55 years or more - the Scarborough average is 36 percent. In consequence, these areas have a very high proportion of non-family households aged 55 years or more - prime candidates for conversion.
- The characteristics of owners in Woburn are much more similar to those of Scarborough as a whole than the other four areas. About 50 percent of households in Woburn are between 35 and 54 years and the largest proportion of households are couples with children. Woburn has slightly larger proportion of single-parent families relative to the other study areas although it is consistent with the city as a whole.

In light of these household characteristics it would appear that more sharing would occur in the Steeles type of neighbourhood than in the other four types identified. The relatively large proportion of couples with children in this area would suggest a low potential for conversion.

The areas with an older population, i.e., Clairlea, West Hill and Cliffside could be expected to have relatively more potential for conversion based on household characteristics.

TABLE 14

PERCENT OF SINGLE-DETACHED HOUSEHOLD BY AGE OF HEAD AND HOUSEHOLD TYPE FOR SELECTED SCARBOROUGH AREAS, 1986

Owner Households by Age of Head and Household Type	Clairlea	Cliffside	Woburn	Steeles	West Hill	Scarborough
				Percent		
Less Than 35 Years						
Non-Family	0.9	0.0	0.0	0.0	0.9	1.0
Husband-Wife No Children	5.1	4.4	2.7	8.3	5.1	4.1
Husband-Wife With Children	6.5	7.8	6.8	13.9	6.5	8.5
Single Parent	0.0	0.0	0.0	0.9	0.0	0.4
Multi-Family	0.0	0.0	0.0	3.0	0.0	0.8
Total	12.4	12.3	9.5	26.1	12.4	14.8
35-54 Years						
Non-Family	4.1	2.0	1.1	2.2	4.1	1.8
Husband-Wife No Children	2.3	3.4	4.2	6.5	2.3	5.3
Husband-Wife With Children	23.5	29.4	40.7	47.8	23.5	36.7
Single Parent	2.3	2.9	3.4	2.6	2.3	3.4
Multi-Family	1.4	0.0	1.1	3.0	1.4	1.9
Total	33.6	37.7	50.6	62.2	33.6	49.1
55 Years or More						
Non-Family	13.4	11.8	3.0	1.3	13.4	5.9
Husband-Wife No Children	25.8	19.1	15.6	3.9	25.8	14.8
Husband-Wife With Children	12.4	16.7	16.7	6.5	12.4	11.9
Single Parent	2.3	1.5	2.7	0.0	2.3	2.3
Multi-Family	0.0	1.0	1.9	0.0	0.0	1.2
Total	53.9	50.0	39.9	11.7	53.9	36.1
All Owner Households						
Non-Family	18.4	13.7	4.2	3.5	18.4	8.8
Husband-Wife No Children	33.2	27.0	22.4	18.7	33.2	24.2
Husband-Wife With Children	42.4	53.9	64.3	68.3	42.4	57.1
Single Parent	4.6	4.4	6.1	3.5	4.6	6.1
Multi-Family	1.4	1.0	3.0	6.1	1.4	3.8
Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: Special tabulations from the 1986 Census of Canada.

Appendix D

PATRICK H. HARE PLANNING & DESIGN

ACCESSORY APARTMENTS:
THE STATE OF THE ART IN THE US

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Accessory Apartments:
The State of the Art in the U.S.

I. Preface

This review of accessory apartments in the U.S. was prepared for the City of Scarborough as part of a Housing Intensification Study. The lead consultant for the Study was Berridge Lewinberg Greenberg of Toronto.

The review attempts to synthesize the experience of the large number of local governments in the U.S. who have amended their byelaws, known in the U.S. as zoning ordinances, to permit accessory apartments.

The review makes clear the benefits of accessory apartments to different groups. At the same time, it recognizes and addresses the fears of ratepayers groups, known in the U.S. as citizens' associations or homeowners' associations. It acknowledges the importance of home and neighborhood, and therefore of providing these groups with all the reassurance possible. The review also suggests ways of amending zoning that can provide that reassurance.

In general, however, the review looks at byelaws, loan programs, and outreach and marketing efforts in terms of how they can be designed to work for homeowners who want to install accessory apartments. The objective of the review is not descriptive and passive. It is to provide as much as information as possible about how to increase the number of accessory apartments, and the benefits they offer to homeowners and tenants.

Accessory Apartments: The State of the Art in the U.S.

II. Abstract, Outline, and Detailed Table of Contents

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Accessory Apartments: The State of the Art in the U.S.

III. Introduction

Accessory apartments are separate housing units typically created in the surplus space in single family homes. Their principal benefit to homeowners is rental income, but there are also other benefits, including a way to provide for relatives, added security, companionship, and the possibility of getting services in return for rent reductions. These benefits can help older homeowners age in place in comfort, single parents hang on to a home in the wake of a divorce, and young homebuyers buy a home they might otherwise be unable to afford.

It should also be noted that accessory apartments typically create affordable rental housing, integrated into the community, without any public subsidy.

Accessory apartments go by different names in different places, including second units, mother-in-law units, single family conversions. In the Snowmass resort areas of Colorado, they are called caretaker units, and in Hawaii, "ohana" units. "Ohana" is the Hawaiian word for extended family. The terms "ohana" and second unit are also used to refer to new units built on the same lot as the original home.

The development of so many names for essentially the same thing is not that surprising. The baby boom has predictably been followed by an empty nester boom. An empty nester boom is a period of significant underutilization of the single family housing stock. It precedes, but only by a little, very rapid growth in the elderly population in post- war suburban communities.

The elderly in the United States own a large amount of underutilized housing. The Bureau of the Census estimated in 1979 that there were 12.2 million households in the U.S. in which the owners were 55 or older, the household consisted of two persons or less, and the home consisted of five rooms or more, not counting basements or garages (Special Tabulation, cited in Brooks, 1982).

In spite of the benefits of accessory apartments and the large number of illegal installations in some areas, passage of an ordinance permitting accessory apartments rarely results in many apartments. Fairfax County, Virginia, is a typical example. With a population of over 600,000, it is bigger than some states. In the year and a half following legalization of accessory apartments, however, there were only two applications for permits for new units.

There have been various efforts to promote the opportunities created by amending ordinances to permit accessory apartments. They will be discussed in further detail below. As yet, there is no resounding success, although there are several communities with significant numbers of new, legal units that have been created in the eighties as accessory apartment ordinances became more common. As of June, 1988, Daly City, California had 175 units. Daly City's population is about 80,000, and 175 units represents having accessory apartments in about 0.5% of it's housing stock. As of June 1988, Boulder, Colorado had 62 units. It also has about 80,000 people, and 62 units reflects having accessory apartments in about 0.2% of its stock. Finally, Greenwich, Connecticut had 107 units in June, 1988. Greenwich has about 60,000 people, and had units in about 0.5% of its housing stock.

There are probably other communities that outpace these. Certainly there are many that have had much larger numbers of illegal installations. At present there is no systematic collection of information on how many units are installed in which communities. Patrick H. Hare Planning and Design, with the assistance of the American Association of Retired Persons, is undertaking a survey of numbers of units in the winter of 1989.

The following discussion attempts to summarize what has been learned from accessory apartments in the U.S. over the last ten years. It is critical to remember that the idea of accessory apartments is deceptively simple. The idea surfaced as a housing option around 1980, and it is only beginning to result in significant numbers of apartments. Nonetheless, the results that are beginning to come in from places like Daly City, Boulder, and Greenwich suggest that the potential of accessory apartments will be realized.

IV. Text

1. Accessory apartments can provide various groups of homeowners with added income, security, companionship, and the opportunity to trade rent reductions for needed services.

1.1 The primary reasons people install accessory apartments are to get added income and to help relatives, but other benefits are also substantial.

In a survey done for the Andrus Foundation of the American Association of Retired Persons, 45% of the homeowners installed apartments initially for relatives, and 40% installed them initially for added income. It should be noted that regardless of whether an accessory apartment was initially installed for relatives or homeowners, over time it will typically move back and forth between related and unrelated tenants.

Added security was a distant third as a reason for installation. On a separate question, however, 64% of the homeowners said their tenants gave them a greater sense of security. It should be noted that three kinds of security may be involved: security from accidents when alone, security from criminal intrusion, and security for the home while traveling.

Similarly, while companionship was not a major reason for installation, 54% of the homeowners who were unrelated to their tenants spoke to their tenants more than once a day. (Hare, Hollis, Guttman, 1984). (All statistics in the remainder of this section are from the Andrus survey unless otherwise noted.)

Service exchanges between homeowners and tenants are another benefit of accessory apartments. They are a particularly important benefit for the elderly. The fact that 45% of the apartments in the Andrus survey were installed for relatives is some indication of the degree to which the "privacy with proximity" of accessory apartments facilitates a supportive relationship between two households. When both related and unrelated tenants were considered together, 52% of the tenants provided some services to homeowners, and 26% of tenants received some services from homeowners. Service exchanges tended to develop between unrelated homeowners and tenants even if they were not part of the original rental agreement.

1.2 Accessory apartments can help older homeowners age in place in greater comfort.

Along with the other benefits of accessory apartments, service exchanges often help older homeowners to age in place. Older homeowners are often forced to move for lack of someone to provide simple assistance -- ranging from a ride to the grocery store to help in putting out the garbage. Homeowners can often get those services in return for rent reductions. The services are very inexpensive relative to the costs of commercial services that provide yard work, deliveries, and homemaker assistance. In effect, the homeowner gets a service provider who does not have to charge either overhead or travel costs. In addition, the payment is not coming out of the homeowner's pocket, but out of better use of his or her home. The amount and nature of services will vary, but often just having "someone there" makes it more feasible and less expensive for someone to stay at home with home health care and other similar supports.

In discussing the benefits of accessory apartments for elderly homeowners, it is worth noting the scale of the need for assistance in helping older homeowners age in place. Post-war suburban areas grew after the war by attracting young households from both urban and rural areas. Those areas that attracted a disproportionate number of young after the war may soon have a disproportionate number of frail elderly.

A suburban couple in their thirties in the 1950's will be in their seventies in the 1990's. The demographics of post-war suburban growth suggest that the growth in the frail elderly population over the next 20 years will be heavily concentrated in post-war suburban areas.

The suburban growth in the frail elderly population will mean large numbers of them living in what has been called "Peter Pan" housing -- housing designed for people who will never grow old. To age comfortably in most suburban single family housing a person has to be able to drive, to go up and down stairs, to do routine home maintenance, and to feel secure alone after a spouse dies.

In the U.S. in 1985, 75% of the people over 65 were homeowners. In addition, the literature on aging indicates that most of them want to age in place. Those two facts, taken together, indicate that single family suburban housing is in fact the most common form of elderly housing. It is also, as just discussed, "Peter Pan" housing designed for people who will never grow old. There is a critical need to develop ways to make single family housing a better place to age. Accessory apartments are one way to help address that problem.

1.3 Accessory apartments can also help single parents get needed services or to hang onto a house in the wake of a divorce.

It should also be noted that the opportunity to get a combination of rental income and/or services can be very useful for other groups that have service needs, such as single parents and the disabled. In a recent survey of homeowners with accessory apartments in Boulder, Colorado, 6 out of 27 respondents were single parents (Hare and Williams, 1988). A typical service provided for single parents is having somebody to keep an eye on the kids so that she does not have to dress them up to go out every time she needs a bottle of milk.

Services are not, however, the only benefit single parents receive. Couples often take on mortgage payments they expect to meet on the strength of two incomes. Divorce creates two households, each of which has substantially less income. The rental income from an accessory apartment often enables the custodial parent to meet the monthly mortgage payment. As a result, the children do not lose the presence of a parent and the familiarity of their neighborhood at the same time.

1.4 Accessory apartments can help young couples afford homeownership.

The Boulder survey mentioned above also gave some indication of the usefulness of accessory apartments to young homebuyers. Nine out of 27 homeowners were young persons or couples buying homes (Hare and Williams, 1988).

It is worth pointing out that what the person buying a home with an accessory apartment is getting is ownership of a house, but use of only part of it, usually somewhat more than half. The real advantage to the buyers is not homeownership in the sense of having a great deal more space. It is that they have something that is "theirs," and they also accumulate appreciation sooner. In addition, they may be able to buy in a better neighborhood than they could otherwise afford. As a result, they may avoid the housing hopscotch implicit in the term "starter home," and the loss of friendships and community ties that comes with moving.

1.5 Surveys show that homeowners with accessory apartments are generally pleased with them.

Results from both the Boulder survey and the Andrus study suggest general satisfaction with accessory apartments as a living arrangement. In the Boulder survey 77% stated that they were very pleased with their accessory apartment. None were displeased. In the Andrus survey 72% of the 87 homeowners were very satisfied, 24% were satisfied. Only 2 were dissatisfied, and none were very dissatisfied. Satisfaction among the 53 tenants was also high, with 77% very satisfied and 17% satisfied with the apartments they rented.

2. Accessory apartments offer the potential of providing large numbers of affordable rental units, integrated into communities, without any need for subsidies.

2.1 Accessory apartments are often rented to relatives, and they are likely to be relatives who cannot afford other housing options.

As noted above, the Andrus survey done in Connecticut and Long Island indicated that 45% of the apartments were initially installed for relatives. A survey of homeowners on Oahu in Hawaii five years after legalization indicated that 68% of the apartments were initially installed for relatives, although the figure had dropped to 58% at the time of the survey (Ohana Zoning, p. 100-102). One respondent in the Oahu survey commented, "We helped our children through this. They were able to save money and went out to buy their own home."

Very often accessory apartments are affordable housing for relatives who cannot easily afford other housing. The issue may not be just the cost of housing. It may also be, as in the case of a frail elderly parent living in an adult child's accessory apartment, the need for and/or the cost of support. As another respondent in the Oahu survey commented, "I am relieved to know that when my parents are no longer able to live on their own, I can have a home next to mine where they can live, yet I can monitor and take care of them."

Often, even when the rent charged to the relative for the apartments reflects the full cost of its installation, that cost is way below market rent. A typical accessory apartment in an area that does not have high construction costs is about $16,500 (Hare and Ostler, 1986). If the full cost is financed at 12% over 15 years, the cost would be $198 per month, plus utilities. In almost all housing markets that would be below a market level rent.

Another aspect of the affordability of accessory apartments is that when the landlord is a relative, non-payment of rent is much less likely to result in eviction, particularly abrupt eviction.

2.2 There is strong evidence that most accessory apartments rented to non-relatives rent at below market levels.

There is also strong evidence that accessory apartment rents are generally below market level even when the tenant is not related to the homeowner. In the Andrus study mentioned above, tenants were asked to estimate the monthly rent for a conventional apartment in their community. In one of the two communities in the study, no one paid more than $450 per month for an accessory apartment, but 54% of the respondents thought that an equivalent conventional apartment would cost more than $450 per month. In the other site, 24% of the tenants paid more than $450 per month for their accessory apartments, but 76% of them felt an equivalent conventional apartment would cost more than $450. This data is supported by the experience of many city planners and others who have looked at accessory apartments in their communities. For example, in Daly City, California, the typical monthly rent for an accessory apartment is $500, but the HUD Fair Market Rent for the area is $600 for a one bedroom apartment (Kenny, 1987). In the Boulder survey; 66% of the homeowners charged rents that were below the HUD Fair Market Rent for a one bedroom apartment(Hare and Williams, 1988).

It is also possible to argue that a significant percentage of unrelated tenants are low and moderate income households. The argument is based on two assumptions. The first is that in seeking housing most people seek status and independence when they can afford the added cost. The second is that being a tenant in an accessory apartment means losing some of the status and independence of renting a good market rate unit. If these assumptions are accepted, then it follows that accessory apartments probably end up being rented primarily by households that are below the median income for the area in which they live. In this regard, it is worth noting that Daly City's accessory apartment ordinance was accepted by HUD as partial fulfillment of its commitment to provide low and moderate income housing. That commitment was required in order to become eligible for federal Community Development Block Grant funding.

In summary, accessory apartments benefit not only homeowners, but also tenants, many of whom are likely to be low and moderate income. The tenants typically get affordable rents, even in the absence of rent controls. If the tenants are related to the homeowners, the rent is even more likely to be affordable. There are at least two plausible reasons why accessory apartment homeowners may set rents at affordable levels, even when tenants are not related to homeowners. First, with the exception of young homebuyers, most homeowners are probably not familiar with market rate rents. They are shocked when they find out how high those rents are, and price below them because they do not wish to think of themselves as gouging landlords. Second, when homeowners get good tenants, they do not wish to lose them by raising rents. It should be emphasized that these reasons are conjecture, however, and not supported by any studies.

2.3 Accessory apartments by their nature are integrated into neighborhoods.

Unlike most affordable rental housing, accessory apartments are integrated into the community. In fact, it can be argued that they are most likely to be located in affluent areas where the homes are larger. The important thing, however, is that they are rarely noticeable from the street. As will be discussed in section 4.1, zoning provisions can also minimize exterior changes to insure that the presence of apartments is not noticeable.

There is one situation where accessory apartments are not likely to be well integrated into neighborhoods. When a subdivision was built with a housing type that converts very inexpensively, more homeowners are likely to convert. Split level ranches, for example, often convert easily. In Lindenhurst, Long Island, where accessory apartments have been common since the war, there is a cul-de-sac with six homes that all have accessory apartments. The houses, which are a type known locally as "raised ranches," convert very inexpensively. In this case, the neighborhood is a middle class blue collar community where the concept of accessory apartments is very accepted and the age of the homes indicates that many of the homeowners are probably empty nesters.

From the street, however, there is no way to tell that the homes have apartments. In comparison to public housing, for example, the apartments are very well integrated. In addition, as discussed in section 4.1, provisions can be included in an ordinance to limit such concentrations.

2.4 Accessory apartments offer the potential to create a very large number of affordable rental units.

As noted in the introduction, 1979 data suggested that 12.2 million single family homes in the U.S. owned by households of two persons or less who are over 55 have enough space in them to permit accessory apartments. If households of all ages are included the figure rises to 18 million. As the baby boom has continued to leave home, and the life expectancy of the elderly has continued to rise, it seems safe to assume that there are now approximately 20 million homes in the U.S. with enough surplus space to create an accessory apartment. Since there are more than 60 million single family homes in the U.S., roughly 1 single family home in 3 has enough surplus space to create an accessory apartment.

If 1/20 of the 20 million homes in the U.S. that can accept accessory apartments were converted, the result would be a million new units.

In addition, these units could be created for approximately one third the cost of a conventional rental unit. The typical cost of installing an accessory apartment will be between $16,000 and $25,000. The cost of one bedroom conventional rental units usually ranges from $50,000 to $75,000. In both cases, the costs vary with the cost of construction in the local market.

In summary, accessory apartments offer the potential to create very large numbers of affordable rental units at roughly one third the cost of conventional units. In addition, because accessory apartments provide, "privacy with proximity," they offer substantial additional social benefits, such as security, companionship, and the potential for service exchanges. Conventional rental units usually do not offer these benefits. They also often do not offer features accessory apartment homeowners very frequently provide to their tenants, such as use of washers and dryers, and private outdoor space (Hare, Hollis, and Guttman, 1984).

3. Accessory apartments do not run down neighborhoods.

It is a long way from the small numbers of new legal accessory apartments being installed today to the potential numbers just discussed. The most obvious constraint on that potential is zoning, and changes in zoning must address the fears of homeowners' associations about neighborhood decay.

There is no evidence that accessory apartments run down neighborhoods. Often, in fact, they enable older people to maintain homes that would otherwise suffer from deferred maintenance. Often, as well, they enable young people to move to older neighborhoods and fix up old homes.

Fears of "transient" tenants are also unfounded. In the survey for the Andrus Foundation cited earlier, the median length of time tenants had stayed in their apartments was between two and five years. (Hare, Hollis, and Guttman, 1984). More than a third of the tenants had stayed in the apartments for more than five years.

Also, accessory apartments are likely to be much better managed than homes purchased and rented by investor owners, a practice that is legal in most neighborhoods already. In most homes with accessory apartments the homeowner is required by law to live in the home, and therefore can monitor the tenants' behavior. In contrast, when single family homes are rented by investor owners to groups of tenants who are students or young professionals, there is rarely any oversight of tenants' behavior by landlords.

There has been no formal study of the impact of accessory apartments on property values of adjacent homes in the U.S.

The experience of many local jurisdictions in the U.S. also indicates that accessory apartments do not run down neighborhoods. Prestigious communities like Boulder, Colorado, and Greenwich, Connecticut, are unlikely to permit the growing numbers of accessory apartments in their communities if there was any evidence that they resulted in neighborhood decay. In fact, Greenwich is surrounded by many similar communities, most of which permit accessory apartments, and two of which have permitted them since at least the early 1970's.

In advocating for accessory apartments, however, arguments based on live-in management, technical studies, and examples of other communities are not likely to carry much weight with homeowners' associations. It is necessary to be able to make these arguments, but in order to get good zoning for accessory apartments in place, advocates usually need two additional factors on their side. First, they need zoning provisions that provide reassurance against neighborhood decay without restricting severely the opportunity to install accessory apartments. Regardless of whether or not these provisions are needed in practice, they are needed politically in order to reassure homeowners' associations. Such provisions are discussed in the following section.

The other factor that advocates need on their side is the support of people who will tangibly benefit from accessory apartments. Ways to develop that support are discussed in section 5.

4. A good zoning(byelaw) amendment to permit accessory apartments must address both civic association fears about neighborhood decay, and homeowner needs for rapid and simple processing of applications.

4.1 Fears of neighborhood deterioration should be addressed by provisions that 1) require a special exception permit, 2) require homeowner residence, 3) minimize exterior changes, 4) prohibit a concentration of apartments, 5) put a "sunset" cap on the number of units installed, and 6) request neighbors' comments prior to permit renewal.

The best general source of information in the U.S. on zoning for accessory apartments is probably still Accessory Apartments: Using the Surplus Space in Single Family Homes, Planning Advisory Report #365, published by the American Planning Association (Hare, O'Connor, and Merriam, 1981). While many local governments have improved on the material that report provides, most of the improvements are discussed below, and many of them are reflected in the zoning ordinances for Boulder, Daly City, and Greenwich, included in the appendices.

As might be expected, much of the text of most zoning amendments is intended to address fears of neighborhood decline. Provisions to address this fear are numerous.

First, most local governments permit accessory apartments as a special exception use. What this typically means is that a public hearing of some kind is required before the application for an accessory apartment permit is approved, and that the decision on the application will be made by elected officials. The hearing provides neighbors with an opportunity to react and comment on the application. In addition, a special exception use usually has detailed conditions that must be met before the permit can be granted, and additional conditions can be added. In general, the obligation on the local government to grant the permit is substantially less than if accessory apartments were simply a "permitted use" in residential zones.

Typically, special exception or conditional use permits are granted to homeowners for a limited period, such as one or two years. Renewal is a matter of course so long as the conditions that are part of the original permit remain in effect. The permit is issued to the homeowner, not the home, and must be renewed when the home changes hands.

While making accessory apartments a special exception use does offer additional protection for neighborhoods, it has a major drawback. The time required for a public hearing and a decision by elected officials is usually long, since each application must typically be fit into an already crowded calendar. The delays are usually a burden for applicants, as is the public hearing itself, since many people are not eager to be in the public spotlight. In summary, if possible, it is better not to require special exception procedures for accessory apartments. If it is necessary to do so, then provisions should be included in the amendment for streamlining special exception procedures as they apply to accessory apartments. One method of streamlining will be described below.

A second provision that addresses neighborhood fears is the requirement that there be minimal visual change in the exterior of the house, particularly the facade facing the street. This condition is intended to protect the neighborhood from significant visual change. Typically some change in facades is permitted for accessibility improvements for the disabled. Some communities also include conditions on providing screening and or landscaping for any additional parking that must be provided.

A third common condition designed to protect against neighborhood decay is that the homeowner is required to live in the home. This tends to protect the neighborhood because resident landlords are usually more careful about both tenant selection and tenant behavior standards than absentee landlords. A related provision requires it to be recorded in the deed that the permit is to the owner and does not run with the land. This is intended to guard against complaints by investors who might buy the house intending to rent both units and then complain because the law does not permit accessory apartments unless the owner lives in the home.

A fourth provision that reassures civic associations about the impact of accessory apartments is one that limits their concentration. Boulder, Colorado's ordinance, for example, states that no more than 10% of the owners whose lots are within a 300 foot radius of an applicant's lot line can have an accessory apartment. From an advocate's viewpoint, this is a good compromise. Installations in 10% of the homes in an area is unlikely, particularly within the first five or ten years of permitting accessory apartments. If the provision later seems restrictive, once accessory apartments are popular and accepted, it can always be revoked, or made more generous. Boulder's ordinance is included in the appendices, as well as the ordinance from Daly City which has a different form of distribution requirement.

A fifth common provision is a sunset provision which requires the local government to reconsider the accessory apartment amendment after a fixed number of years. In principal this is not a serious problem if advocates believe accessory apartments will prove their own value. In practice, however, it can cloud the legal status of apartments. Owners, as well as lenders, wonder what will happen if they install an apartment and the amendment is revoked. If a sunset provision is included, a provision should also be included that grandfathers in any apartments legally installed before an amendment is revoked. An alternative to a sunset provision is one that triggers a review of the ordinance after a set number of units have been installed. This should also include a grandfather clause for those already installed.

A sixth means of providing reassurance to homeowners' groups is to strengthen zoning enforcement. This can be done fairly simply, following the principal that what currently causes most zoning enforcement is citizen complaint. It is possible to build on this principal by giving the homeowners adjacent to a home with an accessory apartment a chance to comment every one or two years before the owners' permit is renewed. Comments could be solicited simply by having the zoning enforcement officer send the neighbors a self-addressed, stamped comment card. At present it does not appear that any communities are following this practice.

4.2 Applications should be processed rapidly, either by making approval a staff function, or by including a "kick-out" provision that eliminates public hearings and delegates decision making to planning staff if, after notification, neighbors raise no objections to the application.

Many recently passed accessory apartment ordinances in the U.S. do not give adequate attention to the problems that long processing times for applications present for the homeowner. As noted above, it makes sense from a neighborhood protection viewpoint for accessory apartments to be a special exception use. The unfortunate consequence, however, is that the homeowners are often required to go through public hearings and decisions by elected officials. Such procedures are usually intended for major projects such as medical clinics or 200-unit apartment buildings for the elderly. They take up to five months, and in some cases longer. There may also be other problems, such as high application fees which are intended to cover the costs of processing zoning applications for large projects. In the County of Los Angeles, one homeowner paid a non-returnable $3000 application fee, then was denied a permit.

Aside from the delay itself, there are secondary complications. Homeowners may want to get bids from remodelers before going ahead with zoning, but most remodelers do not want to bid on jobs that may or may not come through five or six months in the future. It is time consuming to estimate costs for a job, and material prices are likely to have changed in five or six months.

It also seems clear that short processing times increase installations. Boulder, Daly City, and Greenwich, all of which have had significant numbers of installations as noted earlier, typically process applications in two weeks or less. The evaluation report of the San Francisco Development Fund's DUO program came to the same conclusion. The Fund's DUO program is the only major effort to date to provide marketing and technical assistance to homeowners interested in installing units. The evaluation report states, "Even though a substantial number of homeowners consider building a second unit, few ever get any further. One of the major obstacles is the difficulty of the regulatory process. Even the clients who built units thought that the planning and approval process was the most difficult part." (San Francisco Development Fund, p. 3-7). The evaluation report goes on to state that, "Given the difficulty of the process and the restrictions in some ordinances, it is not surprising that few legal units have been produced in recent years. The overriding conclusion from DUO's experience is: Where ordinances are relatively flexible and the process is simple, more legal second units will be built. (Ibid, p 8-3, underlining in original).

One way to achieve rapid processing is to make decisions on permits a staff function. Doing so reduces the problems of scheduling on the crowded calendars of elected officials. It also, however, reduces the responsiveness of the process to neighborhood concerns. A good compromise may be a provision that has been used in Baltimore for applications for providing children's day care in homes. Neighbors are notified of the application, and of their right to request a public hearing. If none do so within a fixed time, such as fifteen or thirty days, the application is handled by staff. A fixed time limit can also be put in the ordinance for a staff decision on the application.

The "kick-out" provision for avoiding public hearings and decisions by elected officials presumably also will encourage homeowners to address neighbors' concerns from the start.

4.3 Provisions that permit accessory apartments only when the homeowner or tenant is elderly appear to help passage of an amendment but may restrict installations, even among the elderly, and may lose the support of real estate agents for the amendment.

In the U.S. the opportunity to install accessory apartments is frequently restricted to situations where either the tenant or the homeowner is over a certain age or disabled. On the surface, such restrictions appear reasonable. They reduce opposition because they restrict the number of units and because they focus the benefits of accessory apartments on groups that need those benefits.

In practice, however, such restrictions also seem to restrict the elderly. They appear to raise fears among both lenders and older homeowners that money invested in the apartment will not be recovered when the house is sold. Older homeowners fear that when they sell, most homebuyers will not be elderly, and will be wary of paying extra for the apartment when they may have trouble finding an elderly person to rent it. That would probably not be true, but it might easily be a concern to prospective purchasers.

The fact that such restrictions also limit the ability of other groups, such as young homebuyers to benefit from accessory apartments when buying a house has an additional political consequence. The support of real estate agents for amending the ordinance may also be lost, because they will not be able to use accessory apartments to help make homes affordable to young homebuyers.

Finally, at least one observer has questioned the legality of restricting the opportunity to install accessory apartments to the elderly. (Pollak, 1986; citing McMinn v. Town of Oyster Bay, 1985. See annotation under McMinn in bibliography).

4.4 Restrictions on installing apartments at time of purchase will mean that accessory apartments cannot be used to make homeownership more affordable, and, as above, reduce real estate agent support for the amendment.

Another restriction that has the same chilling effect on the support of real estate agents is one that prohibits buyers from having an apartment until they have lived in the house for a fixed period of time, such as one year or five years. As an aside, it should be noted that this provision is usually coupled with one that exempts homes that are purchased with the apartment already installed.

The one or five year delay before installation is intended to restrict the number of conversions. In practice, communities without such restrictions have not seen waves of installations. Such waves could presumably happen, but are probably better addressed by a requirement for distribution of units, or a "sunset" cap on the number of units, neither of which precludes young homebuyers or others from installing an accessory apartment on purchase.

Local Boards of Realtors tend to pursue anything that helps sales, and are usually carefully listened to by local political leaders. If advocates of accessory apartments can explain clearly to Boards of Realtors how accessory apartments can help sell houses, they will have a strong source of support. As a result, they probably will not have to accept provisions that restrict apartments to situations where either the homeowner or the tenant is over a certain age, or disabled, or has lived in the house a certain number of years.

4.5 The hardest issue to address in zoning for accessory apartments is provision for parking in communities where lots are small and parking space is scarce.

In many U.S. communities, San Francisco being perhaps the most prominent, parking is a critical issue. Civic associations fear that accessory apartments will mean more cars competing for a limited number of parking spaces. It is easy to give an ideological reply to the problem by asking the civic associations if they care more about space for cars than housing for people. While it is a good question to ask, it would also be good to have a productive compromise.

Where lots are large enough to have at least a driveway, one solution is to permit tandem parking, in which one parking space is directly behind another. The opposition is likely to argue that if tandem parking is permitted either the tenant or the homeowner will park on the street so that one will not have to move a car so the other can get out. As a result, there will still be more cars parked on the street.

Long Beach, California, where the lots are often small, has regulations that do not require extra parking spaces if the apartment is a one-bedroom or an efficiency. The idea behind this regulation is that unless the apartment has two or more bedrooms, car ownership is unlikely to grow beyond the level that existed before the apartment.

A third possibility is to permit any extra parking space required by the amendment to be provided by renting a parking space from a near neighbor. The practice of renting spaces is common in many rowhouse and townhouse neighborhoods in older urban areas. A condition of an accessory apartment permit that required a rented parking space would be that the permit would only be valid if accompanied by a signed lease. It would also be necessary to insure that the neighbor did not simply lease to the accessory apartment owner and then park his or her own car on the street. In most urban areas with serious parking problems this would be unlikely.

At present, there does not appear to be any fully satisfying way to address the parking problem. In the future, it may be taken care of by changes in the way public authorities think about parking in general. Urban and suburban congestion has become so great that some jurisdictions are not only taking parking requirements out of their zoning regulations for commercial development, but also requiring that any parking provided in those developments be charged for at market rates. The intent is to use parking costs to help discourage auto ownership and use. If the same principal began to be applied to residential areas, where auto trips originate, local governments will probably begin to charge market rates for on-street parking permits.

While there would probably be screams of anguish, advocates of higher parking fees point out that most people now pay more in time looking for parking than they would if they paid in dollars for a market rate permit. In any case, if on-street parking had to be paid for at market rates, the price would presumably find a level at which there were always some spaces available. The issue of competition for parking spaces would disappear.

5. Zoning amendments to permit accessory apartments can be passed without trouble by a coalition of those who will benefit, including those with private sector interests.

5.1 A coalition to amend zoning to permit accessory apartments should include aging groups, single parent groups, real estate agents, remodelers, hospitals, home health care agencies, and building inspectors.

It is not difficult to get an ordinance passed if all the groups who stand to benefit are reached. As noted earlier, older homeowners, single parents, and young homebuyers all benefit. The order of that list reflects the typical level of their representation by advocacy groups and local commissions. Aging groups are the best organized, and tend to take the lead in efforts to get zoning amended. Single parent groups are rarely organized, but often women's commissions can represent their interests. Young homebuyers are not organized at all. Often disabled groups like accessory apartments and will lend support as well. They like the "privacy with proximity" of an accessory apartment that allows someone who is disabled to live independently but have support nearby.

It is important to remember that accessory apartments will also benefit several groups of professionals. As mentioned above, accessory apartments can help sell houses, and real estate agents can also get work managing tenants and apartments for some older homeowners.

Real estate agents are also important because they, for obvious reasons, are often willing to plead the cause of young homebuyers who have no one to speak for them. Real estate agents as a group are well organized, primarily into Boards of Realtors, and generally easy to work with. Most, however, will need to have the benefits of accessory apartments to their profession explained to them.

Remodelers, in contrast, often do not have strong local organizations. When they do, however, it is often a Remodeler's Council. Both locally and nationally, the Remodelers' Councils are part of home builders associations. The national organization is call the National Association of Home Builders. If the proposed accessory apartment amendment permits building new homes with accessory apartments, new home builders may also provide support for it.

Another national group of remodelers is the National Association of the Remodeling Industry, which has local chapters. A third national organization of remodelers is the National Kitchen and Bath Association. It also has local chapters, usually focusing on upscale renovations of kitchens and bathrooms. Since accessory apartments typically involve kitchen and bath work, they can also be interested in supporting accessory apartment amendments.

The easiest way to find out if any of these groups have active chapters in a local area in the U.S. is to look in the yellow pages, call the remodelers who seem to have the biggest businesses, and ask whether there are local affiliates of the Remodeler's Council, the National Association of the Remodeling Industry, or the National Kitchen and Bath Association. Similar groups may exist in Canada. It may be necessary to explain what an accessory apartment is. In most cases remodelers will know what an accessory apartment is, often by another name, but will have no sense of how the fact that the baby boom has turned into an empty nester boom can mean work for them.

Advocates of affordable housing are generally very supportive of accessory apartments, and can be useful members of a coalition. Two other groups that have a strong interest in accessory apartments but generally do not yet realize it are hospitals and home health care agencies.

Hospital beds costs about $400 a day in the U.S., and presumably a similar amount in Canada. It is much easier for a hospital to make an early responsible discharge if someone does not live alone. The elderly are heavy hospital users, and frequently live alone. Elderly people who live alone but have accessory apartments, and a good relationship and possibly even a service exchange with their tenants, can be discharged more rapidly. Accordingly, it is in the interest of hospitals to promote accessory apartments. They should support amendments to permit accessory apartments, but it will be necessary to explain why to them. Often the best place to start is with hospitals' discharge planners.

Home health care agencies can also be a good member of a coalition to amend zoning. Home health care clients with accessory apartments will stay in their homes longer because they have the security of someone else living in their home, as well as the possibility of exchanging rent reductions for needed services. Again, it will probably be necessry to explain the benefits of accessory apartments to home health care agencies.

One final addition to the coalition probably cannot be a formal part of it, but can provide very good testimony. In the U.S., many building inspectors are strongly in favor of making accessory apartments legal. They are frequently in the position of knowing of some specific illegal apartments, and knowing that many more have been installed. They also know that if they enforce the zoning ordinance, they will be displacing many people from accessory apartments for little reason. Often apartments that are illegal in terms of the zoning code have only minor violations of the building code that can be easily corrected.

As professionals, the inspectors hate their position. They know the apartments should be inspected, but also know that for every household in an accessory apartment they protect from serious building code violations, byelaw violations may displace ten or fifteen. Typically, they ignore accessory apartments in the absence of formal complaints, but at the same time are very aware that they should be inspected. In addition, they usually understand fairly readily that legalization of accessory apartments would allow them to do their job of protecting the community from poorly built housing. They can be very eloquent about the need for enforcement.

In summary, there is a long list of groups that can be brought out at public hearings on amending zoning: aging advocates, single parent groups, disabled groups, real estate agents, remodelers and builders, hospitals, home health care agencies, and building inspectors. Convincing all these groups to actively support a zoning amendment will take considerable time. Making the effort to have them participate will probably be worth it, however. It will insure not only that an accessory apartment amendment will pass, but also that it will be one that works. Often the lack of good support results in an ordinance that has so many restrictions that few apartments will be built. If that happens, the effort of getting the ordinance passed will be wasted.

5.2 It is important to understand and respect the opposition of homeowners' associations to proposed zoning changes.

Even though concerns about the impact of accessory apartments on neighborhoods are not well founded, they are nonetheless legitimate. It is important to remember what is at stake. Most people's homes are their largest financial asset. In addition, the quality of people's neighborhoods are in many ways the quality of their lives. Since homeowners see zoning as the first line of defense for the security of both their finances and their neighborhood environment, they are understandably skeptical about any efforts to change it. What it protects is so important to them that their instinctive reaction is, "no change." The logic of why there should be no change is a detail.

It is usually easy to attack the logic of people who oppose accessory apartment amendments. It is also generally counterproductive. It simply tells the opposition that the advocates of accessory apartments do not understand homeowners' concerns about financial security and the quality of life in their neighborhoods. A better alternative is to take a two pronged approach in public meetings. First, offer as many constructive proposals as possible that provide reassurance against neighborhood decay without restricting installations. Second, disagree politely with the opposition's logic, speak genuinely about the importance of neighborhood stability and property values, and cite the evidence given earlier, and any other evidence available indicating that accessory apartments do not cause neighborhood decay. Finally, as indicated in the next section, it is important to have some homeowners who can stand up at public meetings and say they want accessory apartments.

5.3 It is important to make clear to elected officials that most homeowners' associations(ratepayers' groups) do not represent the homeowners who benefit from accessory apartments, including the elderly, single parents, and young homebuyers.

In the U.S., most elderly people live in single family neighborhoods. In practice, however, the elderly are not well represented by civic association leaders in those neighborhoods. Few elderly people go out to civic association meetings, and those who do are usually the healthy or "young" elderly. They are people who usually have not had to face the problems of aging in a single family home, and do not want to think about facing them.

If older residents are willing to speak directly to local civic association leaders about the need for accessory apartments, the leaders' opposition may be dropped, or at least substantially qualified. Similarly, if elderly residents are willing to speak up in favor of accessory apartments at public meetings, opposition will be blunted.

In the past it was often hard to find older homeowners who understood the benefits of accessory apartments well enough to be willing to speak up. In the U.S., with the increasing publicity that the federal Administration on Aging, state and local aging organizations, the American Association of Retired Persons (AARP), and others are giving to accessory apartments, however, it should not be so hard to do. AARP's 1988 Federal and State Legislative Policy recommends, in a direct reference to local zoning, that, "Barriers must be removed to allow the widespread use of housing alternatives such as accessory apartments, ..."(AARP, 1988, p. 179).

Finally, it should be noted that the same strategy can be followed with single parents. Not surprisingly, most single parents have little time to attend civic association meetings. The outspoken opposition of a civic activist can be muted substantially by finding an elderly person or a single parent in the activist's neighborhood who will make clear that the activist does not represent the whole neighborhood.

5.4 It is probably not worth amending zoning(byelaws) unless the amendment provides for rapid processing of applications, or a proven program is available to follow up on the opportunity the amendment has provided.

This discussion of the zoning issues involved in accessory apartments is necessarily brief. It can safely be said that in the U.S., anyone who gets involved in amending an ordinance to permit accessory apartments will probably waste more time than they knew they had.

It is a lot of work to get accessory apartment ordinances passed. In addition, both advocates and opponents of accessory apartments have been a little surprised by the results of passing amendments. As discussed earlier, in most communities, there aren't any results, or almost aren't any, particularly in the first few years immediately after the amendment has passed. Zoning amendments, in and of themselves, don't lead to the installation of significant numbers of apartments. The only exceptions to that rule may be when the ordinance permits rapid processing of applications. As a result, if the support cannot be built to get a good zoning amendment in place, the effort of getting zoning changed may not be worthwhile. A good strategy is to hold a few initial meetings and see whether there is enough support to continue the effort.

In the U.S., from a state or regional agency's point of view, it may also make sense not to simply promote zoning changes. It may be a better use of resources to develop programs to promote accessory apartments in those communities that already have good zoning for accessory apartments. Typically, these will be communities that have short processing times for applications. Once there are some communities with real success, it will be much easier to get other communities to change their zoning. This has been the case in southwestern Connecticut where the successful experience of Weston and Westport provided an example that led the way for almost every other town in the area to amend its zoning.

5.5 Even though efforts to amend zoning may not be a good first step in some cases, efforts are needed to change people's thinking about the way single family housing is used.

The previous section noted that statewide campaigns in the U.S. to amend zoning to permit accessory apartments may not be necessary or useful when what is needed is a proven way to market accessory apartments. On the other hand, efforts are needed to change the way people think about the uses of single family housing in general.

Post-war suburban homes have been called "Peter Pan" housing. The label comes from the fact that the homes were designed without thinking about the fact that some day someone might grow old in them. To live in a suburban single family house, it is almost essential that a person be able to drive, to do home maintenance, and in many cases, go up and down stairs. Many older people, particularly the "old-old" can't do any of these easily.

The difficulty of living in a single family home without the ability to drive often forces older people out of their homes. At a recent conference of the National Association of the Senior Living Industry (NASLI), a specialist in marketing and managing upscale elderly housing said that the factor that often triggers the move to a continuing care retirement community is the older person's loss of his or her driver's license. Similarly, with regard to home maintenance, in a recent national housing survey of older people by AARP, 83% of the people surveyed said ability to keep their homes in good condition was a housing-related concern, a higher percentage than for any other issue (AARP, 1987).

Zoning that prohibits accessory apartments and other similar living arrangements has been described by Linda Hollis, a former member of the Board of the American Planning Association, as "isolation zoning," because of the effect it has on many elderly. It lessens their ability to trade surplus space for needed income and services. It lessens their ability to solve problems like the need for home maintenance and transportation, as well as security and companionship. In the long run there is an enormous value in statewide campaigns to break down the barriers to better use of our single family housing stock. Doing so will not only mean that it is better used, but also that it contributes more to quality of life of the people who own it.

One U.S. model for such campaigns is the program developed by Patricia Pollak of Cornell University Cooperative Extension Service. Her office, with a grant from the U.S. Administration on Aging, and cooperation from both the State Office for Aging and Division of Housing, developed a program to educate both consumers and local government officials about alternative living arrangements. The program has created an environment in local communities which makes it much more likely that efforts to amend ordinances will be successful (Pollak, 1986).

6. Low cost loans provided by state housing finance agencies have not stimulated a significant number of installations.

6.1 Four loan programs offered by state housing finance agencies have been unsuccessful, and a fifth one is just starting.

An informal telephone survey of housing finance agency loan programs for accessory apartments in Minnesota, Maine, and

California was conducted by Patrick H. Hare Planning and Design in the summer of 1987. The following section is based on that work. Maryland also has a loan program for accessory apartments but it appears to be a small initiative. It was not surveyed, but recent conversations with state officials indicate that it is not a high priority, and no indication was given that a significant number of loans had been made.

It is difficult to draw conclusions from the experience of the state housing finance loan programs because they have not been, with the possible exception of Minnesota, major initiatives that generated a clear history of experience.

The programs often operate through banks as statewide distributors of loans, or through local government officials. They have typically been part of a range of tools local officials have to achieve housing goals, or part of a range of financial products offered by a bank, or both. As a result, the people who are making the loans available do not have any particular interest in discovering why loans for accessory apartments have attracted few homeowners.

Maine's loan program was part of a more general effort that, in addition to promoting loans for accessory apartments, promoted three forms of home equity conversion in presentations at ten community forums. Maine had one loan completed. California has had approximately five. Minnesota's program appears to have been the most successful, with 25 units installed over three years.

Comparisons between Maine's, Minnesota's and California's programs suggest that the major cause of Minnesota's relative success was that in Minnesota much more of an effort was made to generate publicity for the loan program, and the publicity, unlike Maine's, focused exclusively on accessory apartments. In California, it appears that there was no publicity for the program other than making the loan funds available through officials in approximately four communities.

It is indicative of the effort that Minnesota put into its program that it did detailed studies of the cost of installing accessory apartments prior to launching its program. Nonetheless, it did not generate the response expected. The program has currently been folded into a general home improvement loan program, and is no longer a separate initiative.

Finally, a program started by Connecticut's Housing Finance Authority in 1988 had generated 12 loans as of January, 1989. By the standards of other agencies that may be a relative success, but the program is currently being evaluated in a report due in March of 1989. One of the features of the Connecticut program was that loan officers would meet with homeowners in their homes (Telephone call to Carol Montesi at CHFA, January, 1989). A list of contacts at the agencies cited above is included in the appendices.

6.2 Restrictions of loans to homeowners who will accept low and moderate income tenants appears to stimulate homeowners to seek other loan sources.

From the state housing finance agency programs to date, it appears that below market rate financing is not a critical stimulant of the installation of units. It appears that tying loans to a requirement to take low and moderate income tenants makes them even less attractive. The best evidence on this comes from San Francisco.

In the San Francisco Development Fund's DUO (Double Unit Opportunity) Program both technical assistance and below market rate financing were offered. DUO's financing was one point below market rate. After receiving a certain amount of technical assistance, homeowners were required to sign a contract indicating that they would lease to a tenant who was low or moderate income. DUO's experience was that many homeowners would forgo both further technical assistance and the below market rate loan in order to avoid the requirement to take a low or moderate income tenant. They typically did go ahead and install the unit, however. (San Francisco Development Fund, p. 3-7).

It is possible that asking homeowners to take low and moderate income tenants in their accessory apartments in return for below market rate loans is like asking the baby to run before it can walk. Homeowner acceptance of accessory apartments is something that has to be built, rather than assumed. If acceptance of low and moderate income tenants is added to the acceptance of the idea of accessory apartments, it may create an insurmountable acceptance problem. This will probably be true even when the income limits for low and moderate income tenants are quite high, since many homeowners will never get to the point of finding out what they are.

6.3 Low interest loans with restrictions on rent levels may work well where low income homeowners need money for rehab loans, have little or no alternative means of repayment, and have management assistance.

There is at least one situation in the U.S. in which acceptance of low and moderate income tenants has worked. Columbia, South Carolina, has successfully stimulated the installation of 22 accessory apartments between 1984 and 1987, using subsidized financing that included requirements for the homeowners to accept low and moderate income tenants. Columbia's program is unique. Its marketing approach is through homeowners who need below market financing to rehabilitate their homes, but were not initially interested in accessory apartments.

Columbia's Community Development Department gets requests for loans from homeowners who have large homes needing rehab, but no money to repay the loans. The Department's staff explains to the homeowners that if they install an accessory apartment, for which they can also get subsidized rehab money, then they will have enough income to repay a loan for the cost of both rehab and installation of the apartment. Columbia has a very effective housing authority which helps with tenant selection, including careful pre-screening, and then manages the rental unit and the tenant for the homeowner in return for a management fee.

In effect, Columbia's Community Development Department makes very low income homeowners who apply for rehab loans an offer they can't refuse.

Columbia's program, which requires intense involvement in installation and management, seems to be, as the brochure describing it says, "A Success Story" (Plaugh, undated). It is a model that can serve a very specific group of homeowners. It is probably not, however, a useful model for homeowners who are not low income.

6.4 It may be worthwhile initially to provide BMR loans without restrictions on rent levels or income of tenants.

The best way to address the need for requirements that homeowners receiving loans rent to low and moderate income tenants may be to have no requirement.

This could be done on the grounds that most tenants of accessory apartments will be low and moderate income in any case, and that most units will rent at below market levels. These two points were argued in Section 2.1 and 2.2, respectively.

If a subsidized loan program was offered without requirements to take low and moderate income tenants, once the program was successful it would be appropriate to go back and survey the incomes of tenants. If accessory apartments had gained market acceptance, and too few tenants were low and moderate income, then the policy could be revised. At that point, however, the critical problem of market acceptance of accessory apartments would have already been solved. It should be noted that Ontario's Convert-To-Rent program, which restricts rent levels but not tenant income has been much more successful than loan programs in the U.S.

7. In the U.S., the critical ingredient for generating significant numbers of installations, aside from having short, simple, zoning approval procedures, appears to be a "turn-key" style marketing and counseling package for homeowners.

7.1 Marketing and counseling for homeowners is needed because the problems of zoning approval, contractor selection, apartment design, tenant selection, finding financing, etc., can make the simple idea of an accessory apartment overwhelming for the homeowner to implement.

It is useful to compare the installation of an accessory apartment to the purchase of a car. If you are willing to spend the money, or take the loan, buying a car is an easy experience. You can do it in an hour or two. Contracting for an accessory apartment of the same value will take more time. It is not unusual for a year to pass from initial consideration to signing a contract for construction, even though a typical apartment costs little more than a mid-priced car.

In practice, installing an accessory apartment is like buying a car part-by-part from different auto parts stores and then being forced to assemble it yourself. Simply finding a bank to borrow from can be difficult enough, not to mention typically having to deal with a five month zoning approval process, understanding seemingly complicated regulations such as day lighting requirements, and facing the stress of being the focus of a public hearing. There are still more details, such as selecting a contractor in the face of stories about homeowners being ripped off by remodelers. The list is almost endless.

One necessary part of any program to market accessory apartments should be the packaging of the decision making process. Homeowners should be provided with all the information and forms necessary to make a decision, in very much the same way that car dealers can provide loans, tax payments, insurance, and tags all in the showroom. Not all homeowners will need such assistance, but many will.

Martin Gellen has pointed out, "the high learning cost" of installing an accessory apartment (Gellen, 1985). Older homeowners in particular need to be saved from the do-it-yourself research needed to install an apartment. The time many people might spend learning to understand deciphering ceiling height and daylighting restrictions in the building code, for example, will be enormous. An informed professional could easily explain the regulations, and whether they were important to an individual situation. This kind of information--as well as information on loan availability and a host of other things--needs to be made available to the homeowner as a package. Ideally, a professional should go to people's homes and provide them with information on zoning, loan availability, design, finding tenants, etc. The importance of this kind of assistance can be understood best by looking at some of the characteristics of homeowners most likely to benefit from accessory apartments.

7.2 Many of the homeowners who can benefit most from accessory apartments will have great difficulty installing them without help.

The three largest groups to benefit from accessory apartments are probably elderly homeowners, young homebuyers, and single parents. To fully understand the need to package the process of installation for homeowners, it is worth reviewing the problems many members of each group may face in trying to decide whether or not to install an apartment.

In the U.S., many older homeowners may have difficulty making a decision about an accessory apartment, or any decision about housing, not because of their age, but because of circumstances that come with age. First, many older homeowners will have lost a spouse on whom they relied in making decisions, as well as some of the friends to whom they might turn. Second, many older homeowners have worked very hard to establish financial security and have had 20 or 30 years without having to face major decisions. In other words, many elderly people are out of practice in making major decisions, and are unaccustomed to the risks that are a part of such decisions.

Third, many older people may feel less resilient. They may feel that their ability to get themselves out of the problems associated with making a bad decision is reduced through sheer lack of energy. They will be afraid, for example, that they will not have the energy to argue with a bad contractor. As a text on nursing the elderly states, "Experimental studies of cautiousness have shown that if some risk is unavoidable, old and young do not differ in their cautiousness. However, if given the opportunity to totally avoid risk, older people are reluctant to take any action. Thus older people seem to differ from young ones in their desire to avoid risky situations in the first place, even when there is very little risk involved (Botwinick 1973, cited in Burnside, 1981).

Finally, many older people in the U.S., like many people in the population in general, do not understand life expectancy. They assume that if life expectancy is about 75, as they approach 75, they only have one or two more years to live. In fact, they are right about life expectancy. In 1983, life expectancy was 74.3 years, for someone born in 1983 (Vital Statistics of the U.S, 1983). What they are wrong about is their own life expectancy, or the life expectancy of someone who was 75 in 1983. Life expectancy was 9.0 years for a man and 11.8 years for a woman (Ibid). This lack of understanding of life expectancy hampers decision making. Many older people probably do not make decisions about their future because they do not understand that they have one.

In summary, for a lot of reasons many older people may be bad decision makers about housing in general, and accessory apartments in particular. The availability of assistance, not only in getting the information necessary to make a decision, but also in helping overcome problems that may come up, will probably be critical if many older people are to install accessory apartments.

The same availability of assistance may also be critical to the young homebuyer who is thinking of installing an accessory apartment. Most young people buying their first homes are overwhelmed by the detail of endless papers, all of which seem threatening, and all of which have endless important paragraphs of small print. Buying a first home is a leap of faith. Few will want to extend that leap with the complications of an accessory apartment. Almost none will unless they have substantial assistance that makes the leap easier.

Finally, single parent homeowners will need assistance. Most single parents are women. Typically, the time a single mother most needs an accessory apartment is when she and her husband have just separated. She is left with the expense of the mortgage with only one income and child support to meet that expense. If she can't, she will have to sell the house. As a result, the kids will lose familiarity of their neighborhood and friends at the same time they have lost the presence of one parent.

Installing an accessory apartment can provide income to help the single parent meet mortgage payments. But the process of installation, with all of its complications, is a difficult thing to do in the middle of a divorce. Divorce is complicated enough without bringing the zoning board, the contractor, and others into the picture. Most single parents, like most young homebuyers, and many older homeowners, need assistance with installation of accessory apartments.

7.3 Three communities that have had significant success with accessory apartments have all made greater than normal efforts to promote installations.

Boulder, Colorado; Daly City, California, and Greenwich, Connecticut, have all been cited earlier as communities that have had significant numbers of installations. In each case, in addition to rapid processing times, there has been some form of assistance to homeowners.

The assistance appears to have been greatest in Daly City.

Almost all of the housing stock in Daly City is a form of two story row house that converts very easily, which in itself is an advantage. Beyond that, and perhaps because of it, there are remodelers in Daly City who had done so much work installing illegal apartments that they understood right away that the amendment making installations legal was a business opportunity. As a result, homeowners benefit from the availability of contractors who are very articulate about the benefits of accessory apartments, and who promote them through, among other channels, religious organizations (Kenny and Lawrence, 1987). In addition, immediately after the ordinance was passed the city itself did some promotion.

In Greenwich, homeowners benefited from assistance and promotion provided by the Junior League. It is possible that in more affluent communities like Greenwich, there are more homeowners who are willing to accept the financial risk and are willing to contractors prices that enable them to spend time discussing the decision to install and helping with such things as zoning approval.

In Boulder, no major effort was made to promote accessory apartments, but a good brochure was published. Relatively few communities have taken that step. In this connection, a comment should be made about Honolulu. A state law required all communities in Hawaii to zone for accessory apartments, a.k.a. "ohana" units. Roughly 1,000 apartments have been installed statewide, with a little over half of those being installed in Honolulu. Honolulu's booklet gives design suggestions, includes direction to all the offices that must be contacted, and also lists the hours they are open. It is a model of assistance to homeowners (Ohana Housing, 1982).

It was argued in the previous section that many homeowners and homebuyers will need help in installing accessory apartments. The experience of communities summarized in this section tends to supports that argument. Those communities have had significant numbers of installations and homeowners and homebuyers have been given more marketing and counseling assistance than is typically available.

7.4 The DUO program in San Francisco is the biggest effort yet to educate homeowners about accessory apartments, and provide them with technical assistance, but its results are inconclusive.

The Double Unit Opportunity Program (DUO) was an ambitious effort by the San Francisco Development Fund. It cost $660,000 and lasted for three years, a planning year and two years of operation. It resulted in the installation of 43 units, which were 12% of the units installed in the jurisdictions served by

DUO during the two year period (San Francisco Development Fund, 1988, p. 9-2).

The cost per completed unit for education and technical assistance is obviously critical to the economics of developing accessory apartments. Unfortunately, the figure from DUO is not, as published, very useful. The DUO cost per unit was $11,802 (Ibid, p. 5-1). Conversations with DUO staff indicate that figure includes not only the costs of direct assistance to homeowners, but also the cost of providing time consuming assistance to local governments on zoning changes, and other administrative time, such as fund raising from foundations. Assistance to local governments is a one time expense. The critical issue is the cost of the repeated expense that will have to be paid by many homeowners for assistance, or through some form of subsidy, if those homeowners are to install an accessory apartment. At this point, all that can be learned from the DUO program is that the cost is less than $11,802.

One lesson from the DUO program is that efforts to understand how best to educate and counsel homeowners should not spread themselves too thin. DUO sent out 28,000 letters to people who had held title to their home for a minimum of five years, and put on slide shows 25 times. In addition, "A concerted area-wide publicity effort, including Public Service Announcements, radio interviews, and newspaper articles occurred between March and July, 1986." However, these efforts were aimed at local jurisdictions whose 1980 populations totaled 2.7 million. The slide shows only had an average attendance of 24 (Ibid, p. 2-4).

DUO's marketing efforts were spread not monitored carefully enough to learn what techniques were most useful. One of the keys to marketing is repetition. There is no indication of whether a five month period is long enough to run a publicity effort, or how many times people had to hear about the DUO program before they responded.

One lesson from the DUO program seems to be that future efforts to understand how to educate and counsel people about accessory apartments should concentrate on a much smaller area. They should focus on learning what kind of marketing works in that area, rather than on covering a broad area and learning very little. In addition, future efforts should involve people who have experience in developing and evaluating education and marketing strategies, and their cost effectiveness. Finally, future efforts should use what is learned during the program. For example, DUO found that 42% of its clients were female heads of household. That knowledge was never used to develop a marketing strategy aimed at female heads of households (San Francisco Development Fund, 1988, 2-4).

8. A marketing and counseling program can be paid for by using some of the homeowner's rental income to finance the program's costs.

8.1 Most homeowners' net rental income will be great enough so that marketing and counseling costs can be included in the loan for the apartment and paid for out of rental income.

As might be guessed from the last section, the costs per homeowner of a good marketing and counseling program are likely to be substantial. Patrick H. Hare Planning and Design estimates that they may be as high as $2,000 to $3,000 for each homeowner (PHHP&D Accessory Apartment Seminar materials, 1988). That estimate is based in part on conversations with the staff of the DUO program and Independent Housing Services, a San Francisco firm that provided architectural services to the DUO program. It is important to realize, however, that many homeowners will be more than able to cover that cost from rental income from the accessory apartment.

Assume, as shown in Table 1, that an accessory apartments costs $18,000 to install, that the installation is fully financed at 12% over 15 years, and that the apartment generates $450 a month in rent. Monthly principal and interest will be $12 per thousand dollars borrowed per month, or $216 per month for $18,000. Assume that added utilities, maintenance, and taxes are $54 per month, for total monthly costs of $270. When $270 is subtracted from the monthly rent of $450, the homeowner is left with $180 a month, prior to any tax deductions for depreciation.

This is a fairly typical accessory apartment scenario. It offers a nice return to the homeowner, plus cost free benefits such as added security and companionship if they are wanted. In many cases homeowners will have a house that converts for less than $16,000, and a better return. Others may have a smaller return, because of the nature of their house.

It seems very likely, however, based on existing experience that regardless of how good the return is, without substantial marketing and counseling assistance, most older homeowners will not take advantage of it. Assume, however, that $2000 in marketing and counseling costs are added to the price of the apartment and included in the financing. They will add, at the same interest rate and term, $24 a month to the homeowner's costs, and therefore reduce the homeowner net monthly income from the apartment by $24, from $180 to $156.

Most homeowners would probably prefer not to give up the $24 a month, and most public policy makers would probably prefer to have it stay in the pocket of the homeowner. For many homeowners, however, that may not be a choice. It is unlikely that substantial sources of money will be found to subsidize the marketing costs of accessory apartments. On the other hand, it is very likely that without marketing, there will be few accessory apartments for most older homeowners.

The public policy choice, as well as the homeowner's choice, is probably not between $180 and $156 in income for the homeowner. It is probably between $156 and $0. As choices go, it is not a bad one.

It should also be noted that construction costs will vary with region, but where they are high, rental return will also typically be high. Table 1 also shows the rental return for a homeowner with and without technical assistance in a high construction cost area.

Table 1a - IMPACT OF TECHNICAL ASSISTANCE ON MONTHLY INCOME OF HOMEOWNER IN LOW COST HOUSING AREA

Estimated Additional Income Estimated Rent for 1BR. Apt.	$450
Estimated Costs Installation cost of $18,000, financed at 12% over 15 years = $216 Added utilities, maintenance, and taxes = $54	$270
Estimated Income Without Technical Assistance	$180
Added Costs For Technical Assistance $2,000 at 12% over 15 years	$ 24
Estimated Income Using Technical Assistance	$156

Table 1b - IMPACT OF TECHNICAL ASSISTANCE ON MONTHLY INCOME OF HOMEOWNER IN HIGH COST HOUSING AREA

Estimated Additional Income Estimated rent for 1BR. Apt.	$600
Estimated Costs Installation cost of $25,000, financed at 12% over 15 years = $300 Added utilities, maintenance, and taxes = $60	$360
Estimated Income Without Technical Assistance	$240
Added Costs For Technical Assistance $2,500 at 12% over 15 years	$30
Estimated Income Using Technical Assistance	$210

8.2 The major problem in promoting accessory apartments may be the need to marry the construction skills of the remodeling industry to the education and marketing skills of some other group.

The remodeling industry for the most part is made up of small business owners who get their work through word of mouth and personal references. Remodelers, usually do not have a sales or design staff. As a result, they are unprepared for the education, marketing, and technical assistance needed to open up accessory apartments as a market for their businesses. In addition, most do not have the capital to put into a marketing effort that may not bring in work rapidly. In summary, even though the remodelers have the most to gain from promoting accessory apartments, in most areas they are unlikely to have the ability to promote their development.

Fortunately, the job of educating people about the accessory apartment concept and providing technical assistance to homeowners can be performed by many groups. As indicated above, it is something that homeowners in most cases can pay for, not a job that has to be done out of good will.

Real estate agents are a strong possibility for providing marketing and technical assistance for accessory apartments. While there tends to be prejudice against real estate agents among advocates of affordable housing, good real estate agents fit the job because the nature of their profession is that they lose if they hustle people. Earning real estate sales commissions depends in part on supporting homeseekers until they buy, knowing that what is bought makes relatively little difference to the agent's commission since any given client is likely to consider homes within a fairly limited price range. In contrast, hustling clients to make a decision and losing them means wasting all the time the agent has invested in showing homes to that customer.

Real estate agents are generally familiar with zoning, remodeling, loan sources, and finding and managing tenants. They need very little training to do the job. They also have the advantage of being able to develop a specialty like accessory apartments while sustaining themselves with their real estate sales. They do not have to have a lot of working capital to get started.

Non-profit housing groups and public agencies could also provide education and counseling. Many housing rehabilitation agencies have the skills necessary to help homeowners. The agencies will also often have working relationships with a stable of good remodelers. It may make sense, however, for such agencies to get a real estate license. Older homeowners to whom they provide counseling may often decide to sell instead of installing an apartment. In such cases, it will be possible for a non-profit agency to list the home for sale.

A related possibility for non-profit agencies will be to buy homes that convert inexpensively, install accessory apartments, and sell the homes. By doing so they will be creating affordable homeownership opportunities for young homebuyers. At the same time they will be creating rental units. This is currently being done in Baltimore by Jubilee Baltimore, Inc.

Another group that could play a major role in marketing and counseling on accessory apartments is the home health care industry. Home health care providers typically know older people who not only should not be alone in their homes, but also have enough surplus space for an accessory apartment. In addition, it is in the interest of home health care providers to promote accessory apartments. Clients of home health care agencies who have the added security and companionship of someone else in the home are likely to stay in that home longer. As a result, they will be home health care clients longer. In addition, they will have more income with which to buy needed services from, among others, their home health care providers.

Home health care agency representatives could play at least an introductory role in opening up the market by referring homeowner clients who could use accessory apartments to groups interested in installing them. They could also take on a much more extensive role, similar to that of a real estate agent, although they would have to know or learn many of the skills described above in discussing real estate agents and non-profit housing groups.

In summary, there are probably many different groups that could take on the role of marketing and counseling that will be critical for many homeowners. The essential thing to remember is the skills that are needed can be drawn from several areas. The real estate agents will probably be best in terms of marketing skills, the non-profit housing groups in terms of technical skills, and the home health care agencies in terms of knowledge of the market. Any one of these groups could work with the others productively. There is, as yet, no clear sense of what is the best professional group to play the role. It seems clear, however, that in most jurisdictions, for accessory apartments to work for many homeowners, the skills of the remodeling industry alone will not be enough. Those skills will have to be married to the marketing and technical assistance skills of some other group.

Regardless of what group does take on the task of providing marketing and counseling to homeowners, it may be important to build in as part of the process a hot-line that homeowners can call if they have questions. Such a hot-line could probably best be provided by an area agency on aging or other independent agency. It is needed both by homeowners and by people marketing and installing accessory apartments for homeowners. It would give homeowners more confidence to have someone to call if they felt nervous. Similarly it would help a remodeler if there was an independent agency that could be called to resolve a dispute with a homeowner before it became a majo

9. Accessory apartments are now generating enough units in the U.S. so that they will soon have to be recognized as a source of housing, and that recognition will be reinforced by the growing need for ways to help older homeowners age in place.

The major barrier to a successful accessory apartment program in the U.S. at this time appears to be marketing, since it seems increasingly clear what a successful zoning ordinance should look like. The marketing issue will be solved, in some way if not the way described above. The question is probably less how than when. What is required is the commitment to invest some money in finding the marketing solution. Relatively little money is probably required, and when it is provided, either by a national source, or by a local group with local resources, accessory apartments will really begin to achieve their potential.

In terms of dollar amounts, the commitment to demonstrating new marketing techniques for accessory apartments is small. If all the investment in grants and demonstrations on accessory apartments in the U.S. over the last ten years were added up, the total amount might top a million dollars, but would not come close to two million. By the standards of housing agencies, those are small figures. Two million dollars might finance 40 new homes. Two million dollars invested in developing marketing techniques for accessory apartments would stimulate a great many more than 40 units. In some communities, a good ordinance alone has already stimulated twice as many units. If carefully spent on several different demonstrations, a similar amount should provide the breakthrough that adds hundreds of thousands of units to the housing stock, at almost no public cost.

A solution to the problems of marketing and counseling may appear anyway, evolving through the individual experiences of homeowners, remodelers, and aging groups who are trying to make accessory apartments work in their communities. It does not make sense to wait, however.

One reason for urgency in the U.S. is the rapid growth in the number of older people living in single family homes.

After World War II, the suburbs grew by drawing young people from both rural and urban areas. As mentioned earlier, a person who moved to the suburbs in 1950 at age 30 will be 70 in 1990. He or she will be on the leading edge of a dramatic growth in the frail elderly living in single family homes in post-war suburban areas. As the number of the frail elderly in single family homes grows, and with it their needs for added income, security, companionship, and services, the pressures will also grow for ways to help them obtain the benefits of accessory apartments. In particular, the pressure to reduce isolation will probably grow. A recent article in Science magazine states that, "...social relationships, or the relative lack thereof, constitute a major risk factor for health -- rivaling the effects of well-established health risk factors such as cigarette smoking, blood pressure, ..." (House, 1988). There is also now a National Commission on the Elderly Living Alone.

The pressures to make the benefits of accessory apartments available to the elderly will not be working in isolation, however. It will be joined by the pressure to develop them as a means of providing affordable housing. Public pressure for affordable housing is always there, in the sense that there are always people committed to better housing. The difference today is the emergence of the homeless, who put a new face on what to many well-housed middle class people had become the intractable problem of urban housing that had apparently gone through the War On Poverty essentially untouched.

As the proof that accessory apartments provide affordable housing without subsidies emerges from the experience of more and more communities, they will probably be recognized as a financially feasible and politically supportable housing initiative. They will gain support from the homeless issue even if they are not a good answer to the needs of many homeless people. That support will be added to the support of those who increasingly see accessory apartments as a means to help the suburban frail elderly age in place in comfort. Further support will come from the help accessory apartments can provide to first time homebuyers, and to single parents trying to hang onto homes. As a result, it seems likely that accessory apartments will become part of major initiatives in housing and aging at the local, state, and federal levels in the U.S.

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ADDRESSES OF HOUSING FINANCE AUTHORITIES WITH ACCESSORY APARTMENT PROGRAMS

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VII. Sources for Material on Related Topics

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Ed Guion,
Coastal Colony Corporation,
Box 452-A. RD 4,
Manheim, PA 17545
(717) 665-6761

For information on household matching programs, group shared housing and service exchanges, PHHP&D recommends contacting the National Shared Housing Resource Center. You can get a list of its publications and order forms by sending a self-addressed stamped envelope to:

National Shared Housing Resource Center
8344 Greene Street
Philadelphia, PA 19144
(215) 848-1220

The American Association of Retired Persons makes available a great deal of consumer oriented information on accessory apartments, echo housing and shared housing. Write to:

Housing Specialist
Consumer Affairs
The American Association of Retired Persons
1909 K Street, NW
Washington, DC 20049

VIII. Appendices

1 - Survey of Accessory Apartment Homeowners in Boulder, Colorado.

2 - Zoning Ordinances: Boulder, Colorado, Greenwich, Connecticut, Daly City, California.

3 - An Accessory Apartment Ordinance That Works, Daly City, California, by Kathleen Kenny and Jill Lawrence.

4 - Accessory Apartments: A New Housing Option for the Elderly Homeowner, Background and Executive Summary, by Patrick H. Hare, Linda Hollis and Dr. David Guttman; 18 page summary of a report funded by the Andrus Foundation.

PATRICK H. HARE PLANNING & DESIGN

SURVEY OF ACCESSORY APARTMENT HOMEOWNERS IN BOULDER, COLORADO

This paper reports on a survey mailed to homeowners with accessory apartments in Boulder, Colorado in March, 1988. 62 questionnaires were sent out, and 27 responses were received. At the time of the survey, there were 62 accessory apartment units in Boulder. Most people answered all of the questions, although one person did not answer #9, 10, 11, 12, 14 or 15. His apartment was vacant, so the questions did not apply to him.

The introductory summary below covers some of the main findings of the survey. Attached is a copy of the questions asked and the possible responses. After each question are the percentages of homeowners who chose each response. Also, following each question is a short comment on the significance of the answers received.

Main Findings

78% of the respondents surveyed said that they have their apartment for the rental income. Only 22% gave "other" reasons, such as having someone in the house with them for security.

35% (9) of the homeowners with accessory apartments were young persons or couples buying houses. This was the largest category of homeowners, and indicates that accessory apartments are being used to make homeownership affordable. It should be noted that the second largest group of homeowners were single parents. 23% (6) of the homeowners were single parents, presumably using the rental income to help make mortgage payments in the face of reduced income following a divorce. Finally, it should be noted that only 11% (3) of the homeowners were households with one or more persons over 65. This number may indicate that the elderly are not getting adequate information about accessory apartments, and/or help in installing them. The elderly are one of the groups that benefits most from accessory apartments.

23% of the homeowners exchange services for rent reductions. The services included: babysitting, food shopping, mowing the lawn and other odd jobs around the house. One homeowner surveyed said that he gives the apartment rent free to a middle aged couple who do babysitting, home maintenance tasks, and gardening. He did not say whether he pays them a salary as well. Another homeowner said that she pays the tenants directly for yard work and home maintenance, but does not give a rent reduction.

Almost all of those surveyed share their yards with their tenants. Yard space is not a common benefit in conventional rental units.

66% of the homeowners charged rents that were below the HUD Fair Market rent for a one bedroom apartment, some of them significantly below it. Accessory apartments can be considered a source of affordable rental units.

There was a 100% satisfaction rate indicated among the homeowners. 77% gave the highest mark possible to the question: "How do you feel about your accessory apartment?" Three people wrote on their survey forms that they could not stay in their homes if they were not able to rent out an apartment, and one person expressed gratitude to the city of Boulder for allowing this to occur. Others said that they had good, responsible tenants, who were quiet and pleasant; and the neighbors have never complained.

filed as: NM/2/survey aa.

Patrick H. Hare Planning & Design

SURVEY OF ACCESSORY APARTMENT HOMEOWNERS IN BOULDER
SURVEY RESULTS

Please circle the appropriate answer to each question. Also please feel free to add comments in response to any question.

1) How many years have you lived in Boulder?

a)	less than 1 year		
b)	1-3 yrs.	1	(.04)
c)	4-6 yrs.	3	(.11)
d)	7-9 yrs.	3	(.11)
e)	10 years or more	20	(.74)
	Total Responses:	27	.100

Summary: Accessory apartments in Boulder are mostly installed by long-term residents.

2) How many people reside in your home, and the apartment combined?

a)	3 or less	15	(.55)
b)	4-5	10	(.37)
c)	6-7	2	(.07)
d)	8 or more		
	Total Responses:	27	.100

Summary: The homes with accessory apartments are not over occupied.

3) What is your approximate annual income per household?

a)	less than $9,999.00		
b)	$10,000 - $19,999.00	3	(.11)
c)	$20,000 - $29,999,00	9	(.33)
d)	$30,000 - $39,999.00	3	(.11)
e)	$40,000 - $49,999.00	3	(.11)
f)	$50,000 - $59,999.00	2	(.07)
g)	$60,000 or more	7	(.26)
	Total Responses:	27	.100

Summary: The distribution shows that the accessory apartment helps both the high income and low income homeowners.

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202·269-9334

4) Did you install the accessory apartment, or buy the home with the apartment already installed?

a) installed it	22	(.81)
b) bought home with it	5	(.19)
Total Responses:	27	.100

Summary: Of the five owners who bought a home with an accessory apartment, four of them were "young persons or couple buying house," according to question 14C. This gives some indication that accessory apartments help make ownership affordable. (See also question 14). The fifth respondent was an empty nester.

5) What is the primary reason you have an accessory apartment?

a) rental income	21	(.78)
b) support for elderly family member		
c) family expansion		
d) support for younger family member		
e) other: (please specify)	6	(.22)
Total Responses:	27	.100

Summary: Accessory apartments are installed primarily for income. The "other" reasons for installing an apartment included: to provide living quarters for a babysitter and a housekeeper; companionship; future retirement income; provide companionship to their daily housekeeper; future companionship and help with chores when the homeowner can no longer provide it for themselves.

6) How many bedrooms are in your accessory apartment?

a) 0 (studio apt.)	1	(.04)
b) 1	20	(.74)
c) 2 or more	6	(.22)
Total Responses:	27	.100

Summary: Accessory apartments in Boulder are primarily one bedroom apartments, with some two bedroom apartments. There appear to be few studio apartments.

7) How much rent do you charge for your apartment?

a) no rent	2	(.07)
b) less than $150.00 per month	0	
c) $151-250 per month	3	(.11)
d) $251-350 per month	7	(.26)
e) $351-450 per month	6	(.22)
f) $451-550 per month	8	(.30)
g) more than $551 per month	1	(.04)
Total Responses:	27	.100

Summary: The HUD Fair Market rent for a one bedroom apartment in Boulder at the time of the survey was $460. 66% of those surveyed charge below the rate, many significantly below it. See also questions 11 and 15.

8) Who is living in the accessory apartment?

a)	elderly or handicapped person		
b)	single person	19	(.70)
c)	single parent with one or more children	2	(.07)
d)	both parents with one or more children		
e)	couple with no children	3	(.11)
f)	vacant	2	(.07)
g)	other	1	(.04)
	Total Responses:	27	.100

Summary: It is significant that the survey responses did not include any elderly or handicapped persons living as tenants in accessory apartments in Boulder, according to the survey results. It may be worthwhile to find a way to help older renters get information about accessory apartment rentals, and to make adult children of aging parents aware of accessory apartments as a way to facilitate caregiving.

9) Is the occupant(s) of the apartment related to you?

a)	yes	3	(.11)
b)	no	23	(.85)
	Total Responses:	26 (1 n/a)	.100

Summary: The number of related tenants in Boulder is low relative to other communities. For example, in a study of accessory apartments in two Eastern Communities, 50% of the tenants were related. (Report to the AARP Andrus Foundation, Feb. 1984, Patrick H. Hare, Linda Hollis and David Guttmann, Ph.D.).

10) If yes, please say how they are related

a)	parent or parent in law	2	(.66)
b)	child		
c)	aunt or uncle		
d)	nephew or niece		
e)	other __________	1	(.33)
	Total Responses:	3	.100

Summary: Two of the homeowners surveyed rent apartments to their parents or parents in law, and one homeowner rents to her granddaughter and husband.

11) Do you include utility bills in the rent?

a)	yes	14	(.54)
b)	no	12	(.46)
	Total Responses:	26 (1 n/a)	.100

Summary: Over half of those surveyed include utilities in the rent, (54%), which means that question 7 on rent levels probably understates somewhat the degree to which accessory apartments provide affordable rental housing.

12) Do you share yard space with your tenants?

a) yes	24	(.92)
b) no	2	(.08)
Total Responses:	26 (1 n/a)	.100

Summary: Yard space is not a common benefit in accessory apartment units. The addition of this privilege makes the apartment much more attractive to tenants.

13) How do you feel about your accessory apartment?

a) very pleased that I have the unit	21	(.77)
b) somewhat pleased that I have the unit	5	(.19)
c) neither pleased or displeased that I have the unit	1	(.04)
d) somewhat displeased that I have the unit	0	(.00)
e) very displeased that I have the unit	0	(.00)
Total Responses:	27	.100

Summary: It is significant that there is a high satisfaction rate among the homeowners surveyed. 77% gave it the highest mark possible. None were displeased.

14) Do you fit in one or more of the following groups?:

a) single parent using apartment to help with income:	6	(.23)
b) empty nester	5	(.19)
c) young person or couple buying house	9	(.35)
d) older household with one or more persons over 65	3	(.11)
e) disabled		
f) other, please describe ___________	3	(.11)
Total Responses:	26	.100

Summary: It is significant that the largest group of buyers is the "young person or couple buying a house". Young people are presumably using accessory apartments to help afford homeownership. The low number of older homeowners with accessory apartments suggests a need to make this housing option more available to them. Older homeowners frequently are the principle group benefitting from accessory apartments.

15) Do you give your tenant(s) any rent reductions in return for services?

a) yes (please specify which services) 6 (.23)

b) no 20 (.77)

Total Responses: 26 .100

Summary: Of the six homeowners who responded "yes" to this question, 2 required babysitting services, 2 specified yardwork and odd jobs around the house, 1 needed help with food shopping, and 1 pays the tenants directly for services such as snow shoveling and painting. It should be noted that the response to question 5 on rent levels may overstate how affordable rent levels are. Question 5 does not take into account reductions in rent in return for services.

This survey was prepared by Patrick H. Hare and Susan D. Williams of Patrick H. Hare Planning & Design. The firm is a Washington based housing consultant firm specializing in accessory apartments, echo housing, and related issues.

FILE: TOWN CLERK

TO BE PUBLISHED: FRIDAY, June 26, 1981 Greenwich Time

STATE OF CONNECTICUT
TOWN OF GREENWICH
PLANNING AND ZONING COMMISSION

Notice is hereby given that at a meeting of the Planning and Zoning Commission held on June 23, 1981 the following resolution was, after due notice, filing and hearing in relation thereto, duly adopted, effective July12, 1981:

RESOLVED, that the "Building Zone Regulations, Greenwich , Connecticut ", be and the same are amended as follows: (underlined words to be inserted)

ADD NEW SECTION 6-99: Conversion to Additional Dwelling-Elderly Housing

a) Purpose- This section is designed to aid the general welfare of the Town by promoting the availability and maintenance of housing to benefit elderly persons whose numbers constitute a significant and growing portion of the Town's population.

b) Conversion-A Dwelling, One Family constructed within lawful setbacks, or an accessory building thereto constructed within such setbacks as are required for the primary building, located in either the RA-4, RA-2, RA-1, R-20, R-12 and R-7 zones, and which was listed with the Tax Assessor as of July 1, 1980, may be converted into a Dwelling, One Family, with an accessory apartment, or a dwelling One Family, respectively, subject to, and upon compliance with, the standards and proceedures set forth in Sec. 6-99 (c) and 6-99(d) hereinbelow. For purposes of this Section only, the terms, "primary unit" and " converted unit" shall refer to, respectively, the original Dwelling, One Family, and the new dwelling unit resulting from conversion.

c) Standards- (1) Either the primary or converted unit shall be owner-occupied and one of the units shall be occupied by a person 62 years of age or older.

(2) The floor area of the converted unit may not exceed 700 square feet.

(3) A converted unit in an accessory building shall only be permitted on a lot having at least twice the minimum lot size required by the zone.

(4) The accessory use as defined in Sec. 6-95(a)(4) providing for roomers or boarders shall not be permitted in either the primary unit or converted unit.

(d) Proceedures-No conversion contemplated by this Section shall occur , nor any associated Building Permit or Certificate of Occupancy issue, until the owner of the building to be converted has received an approval from the Town Planner or the Planning and Zoning Commission. Applicant shall first submit to the Town Planner or his designee such supporting data as the Planner may reasonably request, including an affidavit substantially in the form mentioned in Sec.

TOWN OF GREENWICH
CONNECTICUT

ELDERLY CONVERSION PROCEDURES

STEP I TOWN PLANNER'S OFFICE -

1. A letter from resident-owner requesting review and approval.
2. A certified Plot Plan indicating location of single-family residence, accessory structures on property and zone designation.
3. Town Planner's Office will require determination of legal conformity to side yard, rear yard, and front yard setback requirements. If accessory building is to be used for converted unit, it must have twice the required lot area, and the accessory building must have the same front, side, and rear setbacks as a primary unit and be located at a distance from the primary structure at least twice the minimum side yard setback required for the primary structure (as per Sec. 6-146).
4. An affidavit must be submitted to verify that owner is in residence (as shown by Tax Assessor's Records) and elderly occupant is 62 or older. Either unit may be owner occupied. Thereafter, the applicant shall submit such notorized affidavit to Zoning Enforcement Officer on or before January 31 each year.
5. Submission of floor plans for approval by appropriate Town Departments. Plans should show what is existing and what changes are proposed.
6. Standards (in addition to Standards of Sec. 6-15).
   - A. Must meet Building Code Regulations for light, air, and access, etc., as well as Health, Sewer, and Zoning Regulations.
   - B. Converted unit must be completely contained within the existing primary residence or conforming accessory building, and the floor plan should indicate converted unit layout with regard to placement of kitchen, bath, size of rooms, ingress/egress, placement of windows, doors, etc.

STEP II Signed Approval from Building Department, Health, or Sewer Department, and the Tax Assessor's Office.

STEP III Return to Town Planner and/or Planning and Zoning Commission for approval.

STEP IV Apply for Building Permit.

ORDINANCE NO. 4688

AN ORDINANCE AMENDING ARTICLE III, "SUPPLEMENTAL ZONING REGULATIONS", OF CHAPTER 37, "LAND USE REGULATIONS", OF THE REVISED CODE OF THE CITY OF BOULDER, 1965, AS AMENDED, ESTABLISHING AND PROVIDING STANDARDS FOR ACCESSORY DWELLING UNITS IN CERTAIN ZONING DISTRICTS OF THE CITY.

BE IT ORDAINED BY THE CITY COUNCIL OF THE CITY OF BOULDER THAT:

Section 1. The City Council finds that:

(a) Increasing shelter costs, maintenance costs, and other living costs are decreasing the usefulness and desirability of large, single-family homes.

(b) The population trend is toward more one, two, and three person households; therefore, there is an increasing demand for smaller cost-effective housing.

(c) Accessory dwelling units may be installed at a lower cost than new construction and will provide lower cost rental units in the housing stock.

(d) It is desirable to maintain and encourage mixed, heterogeneous neighborhoods, including a cross-section of age groups.

(e) Economic reasons have already caused many homeowners of single-family dwellings to rent rooms to unrelated persons or to convert their homes to accommodate a rental unit.

(f) It is desirable that older homeowners be able to rent space in their homes for economic, safety and welfare reasons.

(g) It is essential to the public health, safety, and welfare of the citizens of Boulder to preserve and maintain the character of predominantly single-family residential neighborhoods, while broadening the housing choice.

(h) The need for additional affordable housing in the City of Boulder can be met in part by the creation of accessory dwelling units within certain zoning districts of the City.

(i) Owner-occupancy provides the necessary on-site supervision that enhances property maintenance and the preservation of the character of the City's single-family neighborhoods.

Section 2. Section 37-303.3 of the Revised Code of the City of Boulder, Colorado 1965, as amended, is hereby enacted as follows:

37-303.3. Accessory Dwelling Unit

(a) An owner or the owners of real property may establish an accessory dwelling unit within the principal structure of a single-family residence in the LR-D, LR-E, ER-E, RR-E, A-E, P-E zoning districts if the following conditions are met:

(1) The single-family residence within which the accessory dwelling unit is located must be actually and physically occupied by at least one owner of record who possess at least an estate for life or a 50% fee simple ownership interest.

(2) In addition to the parking required in each zoning district, one paved off-street parking space must be provided within the setback of the lot upon which the single-family residence is located, unless a variance to the setback is granted pursuant to Section 37-603(b) of this code.

(3) The occupancy of the accessory dwelling unit shall not exceed two persons, and the occupancy of the single-family residence including the accessory dwelling unit shall not exceed three unrelated persons.

(4) No accessory dwelling unit may be established in a single-family residence concurrent with the renting of rooms pursuant to Section 37-311.

(5) No more than 10% of the single family lots or parcels in a neighborhood area may contain an accessory dwelling unit. For the purpose of this subsection, the "neighborhood area" in:

(A) LR-E, LR-D and P-E zoning districts shall be the area circumscribed by a line 300 feet from the perimeter of the lot line within which any accessory dwelling unit will be located, and,

(B) ER-E, RR-E and A-E zoning districts shall be the area circumscribed by a line 600 feet from the perimeter of the lot line within which any accessory dwelling unit will be located.

For the purpose of calculating the 10% limitation factor, a legal nonconforming structure containing two or more units shall be counted as an accessory dwelling unit.

Further, the city manager may promulgate additional regulations defining the methods to be used in calculating the 10% limitation factor and the neighborhood area.

(a) The accessory dwelling unit must clearly be incidental to the principal dwelling and meet the following criteria:

(A) Accessory dwelling units may be created only in a single family detached residence on a lot of 6,000 square feet or more.

(B) The principal structure must be 1,500 square feet or more, excluding garage space.

(C) The accessory dwelling unit may be created only through internal conversion of the principal structure. However, minor exterior changes may be made on the building if the square footage added constitutes no more than 5% of the principal structure's existing foundation area.

(D) The accessory dwelling unit may utilize only those utility hook-ups and meters allotted to the single-family residence.

(E) The accessory dwelling unit may not exceed 1,000 square feet or one-third of the gross floor area of the principal structure, whichever is less, unless a variance is granted pursuant to Section 37-603(b) of this code.

(F) Any additional entrance resulting from the creation of an accessory dwelling unit may face the same side of the lot fronting on the street only if such entrance is adequately and appropriately screened in a manner that does not substantially detract from the single family appearance of the principal dwelling.

(b) All applicants for accessory dwelling units shall apply on forms provided by the city manager showing how and in what manner the criteria of subsection (a) of this section are met and a list of all property owners within 300 feet of the applicant's property and shall pay the application fee of $100.00.

(c) After receipt of an application, the city manager shall post the property and shall notify, by first class mail, all property owners within 300 feet of the applicant's property indicating that an accessory dwelling unit permit application has been filed and that more detailed information may be obtained from the city's planning department. however, failure to provide such notice shall not affect the validity of any permit subsequently granted.

(d) All applicants for accessory dwelling units shall meet the requirements of Chapter 10-3, B.R.C. 1981, except that the city manager shall issue only a twelve month rental license for the rental unit and shall conduct an annual inspection of the property to insure compliance with the standards and criteria of this ordinance.

(e) If, after reviewing the application, but in no event less than ten days after the posting of the property, the city manager determines that the criteria of this section and the requirements of Chapter 10-3, B.R.C. 1981, are met, the manager shall grant the applicant a non-transferable permit for the use of an accessory dwelling unit within the applicant's single-family residence. Before receiving the permit, all owners must sign a Declaration of Use, including all the conditions for continued use, which shall be recorded in the office of the Boulder County Clerk and Recorder and shall serve as actual and constructive notice of the legal status of the applicant's property. If, after review, the application is denied, the applicant may appeal the decision of the city manager to the Planning Board.

(f) No person shall maintain an accessory dwelling unit without a permit.

(g) An accessory dwelling unit permit granted by the city manager or planning board shall automatically expire within 180 days of the date it was granted unless a rental license for the unit is obtained within such period. the city manager may grant permit extensions for good cause shown, but only if application therefor is made prior to the expiration of the 180 days.

(h) An accessory dwelling unit permit shall expire upon the failure of any condition prescribed by subsection (a) of this section or upon the sale, conveyance, or transfer of the property upon which the unit is located. An accessory dwelling unit permit may be revoked by the city manager upon the applicant's or the applicant's tenant's conviction of a violation of this ordinance or Chapters 6-2, 6-3, 10-12 and sections 6-1-17 or 5-6-2, B.R.C. 1981.* Upon notification of permit expiration or revocation, the permittee may request a hearing as provided in Chapter 1-3, B.R.C. 1981. Within thirty days of revocation or expiration of a permit, the owner shall not fail to remove the accessory dwelling unit and return the property to its single-family use status.

(i) Upon revocation of a permit, the owner may not reapply for any accessory dwelling unit permit, in any location within the city, for a period of three years following the date of revocation or conviction.

(j) If the provisions of this section are repealed by this or any future City Council, the legal use of an accessory dwelling unit must be terminated within five years from the date of repeal, and the accessory dwelling unit will not become a non-conforming use under Section 37-801 et. seq. of this Code.

(k) For the purposes of counting dwelling units under the provisions of Chapter 9-6, B.R.C 1981, two accessory dwelling units equal one dwelling unit.

__Section 3__. Article II, "Definitions", of Chapter 37 of the Revised Code of the City of Boulder, Colorado 1965, as amended, is hereby amended by the addition of the following:

__37-102__. __Words and Terms__

(a') Declaration of Use - a document signed under oath and recorded against the title of land indicating that the use of land or structure will be subject to certain limitations in order to assure that the use will remain in compliance with this Code or any other applicable ordinance of the City.

(a') Accessory Dwelling Unit - a living unit located within a single-family residential principal structure as a separate and complete housekeeping unit, with separate kitchen and bath facilities.

__Section 4__. Section 37-203 of the Revised Code of the City of Boulder, Colorado 1965, as amended, is hereby amended as follows:

__RESIDENTIAL DISTRICTS__

	RR-E ER-E LR-E	LR-D
Accessory Dwelling Unit:	A	A

__PUBLIC AND AGRICULTURAL DISTRICTS__

	P-E	A-E
Accessory Dwelling Unit:	A	A

__Section 5__. The council determines that the public interest will be served by encouraging existing illegal units, which meet the standards for an accessory dwelling unit, to legalize such units pursuant to this ordinance. Therefore, the sanctions for violations of Sections 37-303.2(a) shall not be enforced until six months after the effective date of this ordinance.

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* Chapter 6-2, Weed Control, Chapter 6-3, Garbage, Chapter 10-8, Sign Code, Section 6-1-17, Animal Nuisances and Section 5-6-2, Excessive Noise Levels Prohibited.

__Section 6__. The council determines that a staff report to council on the status and number of accessory dwelling units shall occur annually.

__Section 7__. This ordinance is necessary to protect the health, safety and welfare of the residents of Boulder.

__Section 8__. The council deems it appropriate that this ordinance be published by title only and orders that copies of this ordinance be made available in the Office of the City Clerk for public inspection and acquisition.

INTRODUCED, READ AND ORDERED PUBLISHED BY TITLE ONLY THIS 19th day of October, A.D., 1982.

Ruth A. Correll
Mayor

Attest:

Cappie D. Fine
Director of Finance and Record
Ex-officio City Clerk

READ ON SECOND READING AND ORDERED PUBLISHED BY TITLE ONLY this 9th day of November, A.D., 1982.

Ruth A. Correll
Mayor

Attest:

Cappie D. Fine
Director of Finance and Record
Ex-officio City Clerk

READ ON THIRD READING AND ORDERED PUBLISHED BY TITLE ONLY this 7th day of December, A.D., 1982.

Ruth A. Correll
Mayor

Attest:

Cappie D. Fine
Director of Finance and Record
Ex-officio City Clerk

FINAL READING AS AMENDED, PASSED, ADOPTED AND ORDERED PUBLISHED BY TITLE ONLY this 21st day of December, A.D., 1982.

Mayor

Attest:

Cappie I Fine
Director of Finance and Record
Ex-officio City Clerk

STATE OF COLORADO)
COUNTY OF BOULDER) ss.
CITY OF BOULDER)

4486

I, CAPPIE I. FINE, Director of Finance and Record and Ex-Officio City Clerk of said City in the County and State aforesaid, do hereby certify that the foregoing ordinance was introduced and read on first reading at a regular meeting of the City Council of said City, held on the 19th day of October A.D., 1982, and that afterwards, to-wit: on the 23rd day of October A.D. 1982 I caused the same to be published by title only in the official paper of said City (the same being a paper of general circulation published in said City) and that said publication was made ten days before the passage of said ordinance.

I hereby certify that the foregoing ordinance was afterwards read on second reading at a regular meeting thereof held on the 9th day of November A.D., 1982, and that thereafter, to-wit: on the 13th day of November A.D. 1982, I caused the same to be published by title only in the official paper.

I hereby certify that the foregoing ordinance was afterwards read on third reading at a regular meeting thereof held on the 7th day of December A.D., 1982, and that thereafter, to-wit: on the 11th day of December A.D. 1982, I caused the same to be published by title only in the official paper.

I hereby certify that the foregoing ordinance was afterwards duly and regularly passed by the City Council of said City on final reading at a regular meeting thereof held on the 21st day of December A.D. 1982, and that thereafter, to-wit: on the 26th day of December A.D. 1982, I caused the same to be published by title only in the official paper.

WITNESS my hand and the seal of said City of Boulder hereto affixed, this 10th day of January A.D. 1983.

Cappie I Fine
Director of Finance and Record
Ex-Officio City Clerk

AN ORDINANCE OF THE CITY OF DALY CITY AMENDING AND ADDING SECTIONS TO TITLE 17 (ZONING ORDINANCE) OF THE DALY CITY MUNICIPAL CODE RE: SECONDARY UNITS

The City Council of the City of Daly City DOES ORDAIN as follows:

Section 1: A new subsection 17.5 is hereby added to Section 17.04.010 of Chapter 17.04, Title 17, of the Daly City Municipal Code, to read as follows:

"17.5 'Dwelling, Secondary' means a room or suite of rooms constructed or adapted within or onto a one-family (i.e., principal) dwelling being an integral part thereof, and designed for the use and occupancy by a person or persons living independently from the one family dwelling occupants. A secondary dwelling shall be subordinate to the principal dwelling."

Section 2: A second paragraph is hereby added to subsection 1.A of Section 17.08.010 of Chapter 17.08, Title 17 of the Daly City Municipal Code, to read as follows:

"Secondary dwelling in accordance with the standards and requirements specified in Section 17.40.100."

Section 3: A subsection D is hereby added to Section 17.09.010 of Chapter 17.09, Title 17 of the Daly City Municipal Code, to read as follows:

"D. Secondary dwelling in accordance with the standards and requirements specified in Section 17.40.100."

Section 4: A new Section 17.40.100 and subparagraphs A and B, and all subsections thereunder, are hereby added to Chapter 17.40, Title 17, of the Daly City Municipal Code, to read as follows:

"17.40.100 Secondary Unit Standards and Requirements. All secondary units on lots zoned R-1 or R-1/A shall conform to the following requirements:

A. Any secondary unit constructed on or before March 31, 1983, whether such unit was or was not in conformity with law at the time of construction, may become legally conforming under the Zoning Ordinance, provided an application for a Certificate of Registration, pursuant to subsection 17.40.100 B.1 of this Chapter, is filed with the Planning Office within sixty (60) calendar days from the effective date of this Ordinance and provided all the following requirements are met:

1. A maximum of 250 secondary units shall be allowed under this subsection;

2. There shall be no more than one secondary unit per lot or parcel;

3. The secondary unit shall meet or exceed all health and safety requirements of the housing code and shall not, in the opinion of the Fire Marshal and the Building Official, create a condition that endangers life, health, property, safety or general welfare of the public or the occupants;

4. Off-street parking shall comply with the requirements in effect at the time of construction of the principal dwelling and no proposed modifications to the building shall reduce the number of off street parking spaces;

5. Occupancy of one of the two units shall be the owner(s) of record;

6. All rights to apply under this Section shall cease to exist and terminate sixty (60) calendar days from the effective date of this Ordinance, or upon the issuance of the 250th Certificate of Registration,

under this subsection, whichever shall occur first.

B. Any proposed secondary unit constructed after March 31, 1983, or any existing secondary unit not affected by subsection 17.40.100 A of this Chapter, shall meet or exceed the following development standards:

1. There shall be no more than one secondary unit per lot or parcel;

2. The principal and secondary units shall meet all development standards for the residential zoning district in which it is located;

3. Occupancy of one of the two units shall be the owner(s) of record;

4. The secondary unit shall meet the standards of the building, fire and other applicable health and safety codes, except that a waiver may be granted by those responsible for administering the applicable ordinance on finding of the following:

a. that strict compliance with such codes would result in a severe economic hardship;

b. that the building meets or exceeds all building and fire code requirements applicable at the time it was constructed; and

c. that the building, or any portion thereof, does not, in the opinion of the Fire Marshal and the Building Official, create a condition that endangers the life, health, property, safety or general welfare of the public or the occupants.

5. The secondary unit shall not occupy more than twenty-five (25%) percent of the total floor area of the building, including any proposed addition, but excluding the garage area.

6. Two off-street parking spaces shall be provided for each secondary unit, in addition to parking required for the principal dwelling. These additional spaces may be provided in an existing driveway provided that the following criteria are met:

a. the parking spaces would not interfere with motorist sight distances;

b. the parking spaces are of sufficient size to avoid parked vehicles from blocking the sidewalk;

c. providing the space within a garage area is physically or economically infeasible.

7. The secondary unit shall be consistent with the purpose, goals and objectives of the General Plan and will not result in a net residential density in excess of the established density factor. Consistency with density requirements will be determined on a street block segment basis using the following formula:

$$SU = (NA \times DF) - DU$$

where:

SU = Maximum number of secondary units allowed for a street block segment.

NA = Net area of all single-family parcels with frontage on the subject block segment.

DF = Density factor of 16 Dwelling Units per Acre for single family areas in Daly City.

DU = Existing number of single-family residences plus the number of undeveloped single-family lots for the block segment.

paragraphs thereunder, are hereby added to Chapter 17.40, Title 17, of the Daly City Municipal Code, to read as follows:

"17.40.110 Certificate of Registration Requirements. Any secondary unit in an R-1 or R-1/A district must have a Certificate of Registration issued by the City of Daly City in order to be in conformance with the requirements of this Chapter, except where a use permit has been granted for a duplex in an R-1/A district or where a homeowner can demonstrate that an existing secondary unit was constructed in conformity with law and which later became legally non-conforming by reason of subsequent enactment of zoning ordinance requirements or amendments.

A. Application for a Certificate of Registration shall be made on a prescribed form and shall contain the following:

1. The name and address of the owner or owners;

2. The address of the property for which a secondary unit is proposed to be permitted;

3. A photocopy of the deed for the property as recorded with the County Recorder, County of San Mateo;

4. A scale drawing showing the lot dimensions, the location of the building, building set-backs, any proposed additions to the building, and all vehicular parking spaces;

5. Floor plans of the principal and secondary units drawn to the scale showing all existing and proposed improvements;

6. Where the application is being made under Section 17.40.100 A of this Chapter, the property owner shall be required to show proof that the secondary unit was constructed on or prior to March 31, 1983;

7. Consent of the owner to the physical inspection of the premises prior to the issuance of any building permit or Certificate of Registration;

8. Signature of the owner(s) under penalty of perjury;

9. A non-refundable filing fee, to be established by resolution of the City Council;

10. Any other information or data deemed necessary by the City Planner to determine compliance of the proposed, secondary unit with the terms of this Section.

B. Application for a Certificate of Registration shall be made when applying for a building permit. Issuance of a Certificate of Registration will take place upon final building inspection and the issuance of a Certificate of Occupancy. The City Planner shall also certify, date and cause to be recorded the Certificate of Registration at the time of issuance.

C. The following shall appear on the Certificate of Registration:

This Certificate of Registration has been issued in accordance with the provisions of Section 17.40.108 of the Daly Municipal Code (Zoning Ordinance) and is subject to certain restrictions and conditions so long as a secondary unit exists on the premises; these include, but are not necessarily limited to the following:

1. That the secondary dwelling is allowed only so long as one of the two dwelling units is occupied by the owner(s) of record;

2. That all off-street parking spaces, as identified in plans

submitted in application for this Certificate of Registration shall be maintained in usable condition. Said spaces shall not be used for storage of materials, inoperable vehicles or equipment, if such storage necessitates the parking of the property owner's or tenant's vehicles outside the specified parking area.

3. That no improvement or modification of the building shall be made without issuance of a building permit by the City of Daly City.

The City Council of the City of Daly City has the right to terminate the continued use of the secondary unit if, after a Public Hearing on the matter, it determines that a violation of any zoning, building, fire or other health and safety code of the City exists; the Council may cause to be recorded with the County Recorder of San Mateo a revocation of this Certificate of Registration.

The use of said property contrary to these special restrictions shall constitute a violation of the Daly City Zoning Ordinance and shall constitute a misdemeanor and upon conviction thereof the person violating the Ordinance shall be subject to all remedies under Section 1.12.010 of the Daly City Municipal Code, including a fine of not more than Five Hundred ($500.00) Dollars, or imprisonment in the County Jail for a term not exceeding six (6) months, or both. A separate offense shall have been committed for each and every day during which a violation persists. In addition, the City may take any and all civil action necessary to abate said use.

The Certificate of Registration shall be signed and acknowledged by the owner(s) of record.

4. The Certificate of Registration may be conveyed with title to the property, however, this in no way relieves any property owner or successor from compliance with all the terms of the ordinance and all other applicable regulations.

5. Failure to comply with the requirements of this or any other section of the zoning ordinance will comprise a violation that, in addition to penalties cited in Section 1.12.010 of the Municipal Code, can result in the revocation of the Certificate of Registration by the City Council after a Public Hearing on the matter."

Section 6: A new Section 17.40.120 is hereby added to Chapter 17.40, Title 17, of the Daly City Municipal Code, to read as follows:

"17.40.120 Certificate of Registration - Determination - City Planner. All plans and specifications submitted in application for a building permit shall be checked by the City Planner for compliance with the requirements of this Section and where proposed or existing improvements, in the opinion of the City Planner, are intended to create or could potentially result in the creation of a secondary unit, a Certificate of Registration shall be required. If the standards specified in this Chapter can not be complied with, the building permit shall be denied because it would violate the Zoning Ordinance."

Section 7: A new Section 17.40.130 is hereby added to Chapter 17.40, Title 17, of the Daly City Municipal Code, to read as follows:

"17.40.130 Appeal [illegible] Any building permit application or Certificate of Registration denied by the City Planner or any determination made by the City Planner may be appealed by the applicant to the City Council. All appeals must be made in writing to the City Clerk within thirty (30) days after the date of the City Planner's decision. The City Council shall elect a time and place for hearing the appeal and give due notice thereof to the affected person(s) and shall render a written decision. The decision of the Council shall be final."

Section 6: **Severability.**

If any section, subsection, sentence, clause, phrase or portion of this ordinance is for any reason held to be invalid or unconstitutional by the decision of any court of competent jurisdiction, such decision shall not affect the validity of the remaining portions of this ordinance. The City Council of this City hereby declares that it would have adopted this ordinance and each section, subsection, sentence, clause, phrase or portion thereof, irrespective of the fact that any one or more sections, subsections, clauses, phrases or portions be declared invalid or unconstitutional.

Section 7: **Publication.**

This Ordinance shall be published once in The Record, a newspaper of general circulation published in the City of Daly City.

Introduced this 23rd day of May, 1983.

Passed and adopted as an Ordinance of the City of Daly City at a regular meeting of the City Council of the City of Daly City held on the 13th day of June, 1983, by the following vote:

AYES: Councilmen, Giammona, Nevin, Teglia, Tucker, Powell

NOES, Councilmen, None

Absent, Councilmen, None

City Clerk of the City of Daly City

APPROVED:

JANE POWELL
Mayor of the City of Daly City

An Accessory Apartment Ordinance That Works: Daly City, California

By Kathleen Kenny with Jill Lawrence

Preface

This report was prepared from interviews and meetings held in June, 1987 under sponsorship of Patrick H. Hare Planning and Design, in conjunction with San Francisco Development Fund's Double Unit Opportunity (DUO) program. It also draws upon previous interviews and observations of the DUO staff. Funds were provided through U.S. Administration on Aging Grant # 90AM0183.

An accessory apartment, also called a "second unit", "in-law apartment" or in Hawaii, an "ohana" unit, is a smaller but separate self-contained living unit created on an existing single family property. Because there is no land cost involved and because existing space can often be used, accessory apartments have been recognized as one viable, low impact solution to the need for affordable housing.

While many localities have passed ordinances allowing accessory apartments, the actual number of units built nationwide has been disappointingly low. One exception to the norm has been Daly City, California, where a pro-active accessory apartment program has produced more than 175 new units, 36 of them in the first year after the ordinance was passed. In addition, over 150 existing, illegal units have been brought up to code and legalized since 1983. The ordinance was primarily crafted by Terry Sedik of the Daly City Department of Economic and Community Development. This report will examine Daly City's experience and present some observations on the factors which contributed to its success.

Background

A combination of elements and events led to Daly City's second unit ordinance.

In 1980, Daly City, in the face of strong opposition to the requirement to provide low-income housing, withdrew from the Federal Community Development Block Grant Program ($1,000,000 entitlement). The fiscal impacts from California's Proposition 13 (which limited the amount of local property taxes a jurisdiction could collect) made the City reconsider its withdrawal from the CDBG program. At about the same time, the Mello Bill (1536) was passed in California, requiring all local jurisdictions to develop second unit ordinances. Daly City saw this as an opportunity to get back into the Block Grant Program using an accessory apartment program to provide low and moderate income housing. Local HUD administrators accepted accessory apartments as a means of providing housing, and the City proceeded with developing a reasonable ordinance and supporting program. In the process of drafting and adopting the ordinance, the Planning Department staff worked closely with city building inspectors and held workshops with the Daly City Council.

Because of the large number of illegal second units in Daly City, (estimated at 5000) the Planning Department attempted to devise an ordinance which would encourage both new legal units and the legalization of existing units. The Department wanted an ordinance which would reduce health and safety problems, rather than one which would encourage homeowners to convert illegally. They also wished to develop a city-wide ordinance rather than focus on any particular neighborhood.

Profile of Daly City

With a population of 80,000, Daly City lies just South of San Francisco. It has about 21,000 single family homes. The eastern half of the city was built before World War II. The western half, which extends to the Pacific Ocean, was developed later.

Daly City has a housing stock that lends itself to accessory apartments and a population which includes many immigrants and ethnic groups accustomed to living at higher densities. Much of the housing stock can be classified as row housing, with lots averaging 3,000 square feet and living quarters on the second floor. At the bottom level, there is a two-car garage and often a "bonus room" in the rear of the garage which is easily convertible into separate living quarters at an average cost of under $15,000. It is estimated that 40% of the housing stock could accomodate parking for an extra dwelling unit, as specified in the ordinance.

From their survey of homeowners with legal units, City staff estimates that about 50% of these units are occupied by relatives of the homeowner, and do not have a specified rent. (A copy of the survey is attached.) The high rate of family occupancy is attributed to homeowners' grown children who cannot afford housing in the area, or are saving up to buy a home. Another 40% are rented at an "affordable" level, even in the absence of any rental restrictions. The remaining 10% rent for above the "affordable" levels. The typical rent is estimated at $500 per month, which is considered reasonable for the Bay Area market. City staff estimates that under this ordinance, more low and moderate income housing is provided with less federal subsidy than under other housing programs.

Some apartments were installed to permit people in one unit to provide support to people in the second unit. A victim of Alzheimer's disease was permitted to remain at home by providing rent-free housing in an accessory apartment for a live-in nurse. Another apartment was specifically designed for handicapped-access.

The costs for installing an apartment are also kept low because special assessment fees and additional utility hook-up fees do not apply to second unit installations in Daly City. The small fees required for the planning and building permits, with nominal additional monthly utility fees, are all that is required.

Ordinance and Administrative Procedures

Daly City's ordinance, in sharp contrast to San Francisco's and most others throughout the country, permits "over the counter" Planning Department approval. This simplified process takes 10 to 25 minutes, compared to up to a 4 or 5 month wait for a special exception use permit and public hearing in most localities.

Homeowners need only present a completed one page application, the deed to the property as a check on owner-occupancy, plot plans and floor plans of the house including the new unit and $25 for the fee. A separate building permit takes approximately 4 to 6 weeks, and costs $150 for an existing unit and the same as a regular building permit for a new unit. The simplicity of the application process appears to be the main factor in Daly City's high number of accessory apartment installations.

To further the goal of creating affordable housing, Daly City also links homeowners to other city-administered housing programs. If the person is of low or moderate income (80% of median income), then s/he may be eligible for a 6% CDBG loan. The loans are made through the Rehab program, and the loan officer assists the homeowner through the process. Homeowners of both new units and existing units may be eligible for low interest loans. If the person is also applying for rehabilitation work, the fees are often waived.

The ordinance uses a density-limit formula - 16 dwelling units to the net acre - for each block as a basis for allowing additional units. This amounts to about two or three second units per block. Blocks are defined as the houses along the front of each street, taking in both sides of the street for the entire block. Street addresses are used to designate the particular block in which a house is situated. It is estimated that this arrangement has the potential for 3000 second units at full legal build-out.

For both new and existing accessory apartment units, the ordinance requires owner-occupancy in one of the dwellings. Separate heating and ventilation systems are required; separate metering of utilities is only permitted by exception. Detached units are not permitted. Maximum lot coverage is 35% in older neighborhoods, and 50% in newer areas. Other requirements depend on whether the apartment is a new unit or a legalization of an existing unit.

Daly City's major restriction on new units is the creation of additional parking. These spaces may be uncovered and tandem, as long as the cars do not overhang the sidewalk or the intersections. The Planning staff recommended one additional space, but the City Council increased this to two since parking is seen as a problem in certain neighborhoods. Finally, new units must be built to conform to all health and safety requirements.

Existing units also must meet health and safety standards, although there is "flexibility" with respect to some of the requirements (i.e. ceiling heights). The applicable parking requirements at the time of the construction of the home is the standard for requiring parking for existing units: one additional space if before 1979; no additional spaces if before 1952.

At the time of the writing of the ordinance, a maximum of 250 illegal units were allowed to be made legal if application were made within 90 days. Since then, City Council has eliminated the 90 day requirement, but the 250 ceiling remains. To date, approximately 150 illegal units have been brought up to code.

Punitive measures have not been exercised against individual homeowners, although enforcement of the ordinance continues on a complaint basis. Usually, the homeowner is encouraged to make the unit legal or remove it. After the initial amnesty period, the bulk of the new legalizations have come from these enforcement measures. City building inspectors report that they are pleased to have this option when illegal units are discovered.

Homeowners are required to record with the County the existence of the second unit, after the final inspection. The City also retains a copy. In addition, Daly City has recently instituted an ordinance requiring owners to disclose information on any illegal construction on the home at the time of re-sale. As a result, prospective buyers know whether a second unit has gone through final inspection, whether it is legal, etc.

If an advertisement for a home with a second unit having no permit should come to their attention, the Planning staff will remind real estate agents that it cannot be advertised as legal. Nor is the Building Department adverse to investigating new construction that indicates installation of an apartment without a zoning permit.

To date, the program has not received any negative reactions from the neighborhoods. The only complaints regarding legal units have come from tenants complaining about their landlords. Illegal units, on the other hand, have prompted complaints.

Marketing

In the initial phases after passage of the ordinance, a variety of marketing and public relations tools were used to "spread the word" to residents of Daly City. The best results came from newspaper stories. Accessory apartments have only received positive coverage and the planning staff says this in turn has built a positive public reception. Other publicity included staff participation on local talk shows, including a spanish language radio station; flyers and posters in community facilities; public notice space on the municipal water bill; and coordinating efforts with the rehab program.

The Planning Department staff has also worked with the local Board of Realtors to inform them of the program, so that they may in turn inform prospective buyers and sellers.

Contractors

Local contractors have also engaged in marketing accessory apartments as part of their overall business development. Several contractors have installed many units under the City's ordinance and have established good working relationships with Planning Department staff. A variety of marketing methods have been employed to solicit customers, but the most successful seem to have been through individual ethnic, church and community networks using flyers, public speaking and word of mouth. While installation of new units in Daly City has dropped off with reduced City marketing, there appears to be a steady stream of applicants brought in by contractors without excessive marketing costs. This ongoing momentum capitalizes on general public awareness and acceptance of accessory apartments among Daly City's residents. The ease of marketing in Daly City contrasts strongly with the level of effort required initially by other accessory apartment programs.

Observations

In summary, the following comments and observations were made by Planning staff, contractors, real estate agents and others who have been associated with the program, including the DUO staff and Patrick Hare.

- The Daly City program has fulfilled its purpose, as originally outlined by the City Council:
  a) To meet a housing need;
  b) To provide integrated low/moderate income housing;
  c) To meet the requirement of its own Housing Element in the general plan.
- The ordinance facilitates installations by minimizing red tape, creating a process which is administratively workable and keeps fees low, in sharp contrast to many other localities.
- The requirements of owner-occupancy and density controls calmed the fears and addressed concerns of citizen/neighborhood groups.

- Involving the building inspectors in crafting the ordinance was very useful in making it practical.
- Building inspectors, in particular, appreciate the ordinance, because as illegal units are discovered and reported, inspectors have an option short of displacement.
- The ordinance requires higher building standards for new units than for legalization of existing illegal units, which makes owners more willing to comply and reduces the hazards of poor installations.
- Properties are reassessed for tax purposes on the cost of the physical improvements (i.e. the quality of the bath fixtures), rather than the cost or the market value of the unit.
- Accessory apartments are evenly spread throughout the city, with no significant density or impact on any particular neighborhood.
- Contractors estimate that they spend an average of three days working with clients before submitting an application to the City. (This can be contrasted to an estimated $2,000 - $3,000 per case in the DUO program, which covers 1 to 2 weeks of staff and architectural design time including the permit/public hearing process, but remembering that DUO units are custom designed to fit a wide spectrum of housing types.)
- Two former Daly City Building Inspectors (one from the rehab program) are now building accessory apartments on a part-time basis, presumably because they see it as a profitable business opportunity.
- When questioned about stepping up a marketing/promotional effort for accessory apartments, contractors agreed that too much promotion might result in a public backlash, and might endanger "a good thing". They feel it is a good business opportunity, but cautioned against "rocking the boat".
- Contractors cited the problem of finding financing for the unit as a stumbling block for some families.
- The Daly City program has no specific focus on elderly homeowners as a prime market for accessory units; units are predominantly built and used by family members of all ages.
- Real estate agents in the area sometimes get requests from buyers for homes with an accessory unit; especially first-time homebuyers who are able to purchase more expensive properties due to rental income generated by the unit.
- Banks, when appraising homes, will only count the income and improvements from the unit if it is "legal".

- City staff reports that appraisers often call to check on the unit's legality before determining the home's value, which confirms that legal accessory apartments do increase property values.
- While the impetus for the Daly City ordinance came from the passage of the Mello Bill in 1982, Planning staff, contractors and other participants agree that it succeeded because:

  * It was simple, hassle-free and relatively inexpensive;
  * The community accepted it;
  * The housing stock was suitable; and
  * It met a need.

****

Background on Authors and Publisher:

This report was prepared by the staff of the San Francisco Development Fund/Double Unit Opportunity Program for Patrick H. Hare Planning and Design, under U.S. Administration on Aging Small Business Innovation and Research Grant #90AM0183. The San Francisco Development Fund is a non-profit organization which conducts short term demonstrations in affordable housing. Patrick H. Hare Planning and Design is a firm that specializes in more efficient use of the housing stock.

Seminars Available Without Cost to Local Sponsors:

Patrick H. Hare Planning and Design offers seminars on zoning for accessory apartments and echo housing, and on creating partnerships to market and install accessory apartments and echo housing. These seminars are provided at no cost to local sponsors willing to follow a prescribed marketing plan that insures registration fees will cover the firm's costs. For more information call: 202-269-9334.

Materials Available:

For a list of materials the firm makes available, as well as those we recommend, send a self addressed stamped envelope to Patrick H. Hare Planning and Design, 1246 Monroe Street N.E., Washington, DC 20017.

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A CITYWIDE SURVEY OF SECONDARY UNIT OWNERS

The purpose of this survey is to find out how Daly City's Secondary Unit Ordinance is working and how the owners of the secondary units feel about the addition of their unit.

Thank you for your help.

CITY OF DALY CITY
[illegible]
Department of Community Development
Planning Division
333 - 90th Street
Daly City, California 94015-1895

IN THE FOLLOWING QUESTIONS, PLEASE CIRCLE THE LETTER NEXT TO THE RESPONSE THAT BEST DESCRIBES YOUR OPINION.

1) What was the primary reason you added a secondary unit?

   a) Rental income ~~[illegible]~~ (15)
   b) Care of an elderly family member ~~[illegible]~~ 7
   c) Family expansion ~~[illegible]~~ (37)
   d) Other: (please specify) (8) TO PAY MORTGAGE, FOR HANDICAPPED PARENT, UNIT WAS THERE WHEN HOME PURCHASED (5), FOR PRIVACY

2) Is your secondary unit used for housing?

   a) Yes ⟶ (If you answer Yes, please go to question number 4) (49)
   b) No ⟶ (If you answer No, please go to question number 3) (8)
   MANY - UNUSED

3) If your secondary unit is not used for housing please circle that which best describes its use. (Then skip to questions 17 through 19).

   a) Left vacant, no use (4)
   b) Used for business, studio, recreation or hobby area (9)
   c) Other: (please specify) ____________________

4) Please circle how many bedrooms are in your secondary unit.

   a) 0 (studio apartment) (11)
   b) 1 (45)
   c) 2 or more (8)

5) We would like to know what you think about the size of your secondary unit. Please circle that which best describes your opinion.

   a) The secondary unit is too small (0)
   b) The secondary unit is too big (1)
   c) The size of the secondary unit is just right (56)
   d) No opinion, I don't know (3)

6) Please indicate the approximate amount of rent you charge for your secondary unit by circling the appropriate letter below:

   a) Do not charge rent (34)
   b) Less than $150.00 per month (2)
   c) $151.00 - $250.00 per month (7)
   d) $251.00 - $350.00 per month ([illegible])
   e) $351.00 - $450.00 per month (14)
   f) $451.00 - $550.00 per month (1)
   g) More than $551.00 per month (0)

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DALY CITY IS WORKING TO MEET THE HOUSING NEEDS FOR ALL SEGMENTS OF OUR CITY'S POPULATION. THE NEXT QUESTIONS WILL ASSIST US IN DETERMINING WHAT SEGMENTS OF OUR COMMUNITY'S HOUSING NEEDS ARE BEING MET.

7) Please indicate who is living in the secondary unit by circling the appropriate letter.

a) Elderly or handicapped person (6)
b) Single person (24)
c) Single parent with one or more children (8)
d) Both parents with one or more children (16)

If the occupant of the secondary unit is a single parent, is the parent: (circle one)

a) Female (15)
b) Male (9)

1-11 9-3
2-9
And, how many children are in this family? 3-4 (fill in the number of children).

Is the occupant of the secondary unit related to you?

a) Yes (40)
b) No (15)

0-4 4-7
1-19 [illegible]
2-17 [illegible]
How many people live in the unit? 3-9 (fill in the number).

THE FOLLOWING 4 QUESTIONS CAN ASSIST THE PLANNING STAFF IN DETERMINING HOW THE PARKING REQUIREMENTS, AS STATED IN THE SECONDARY UNIT ORDINANCE, MEET DALY CITY'S RESIDENTIAL PARKING NEEDS.

8) How many automobiles does your household have?

a) No car (2)
b) 1 (18)
c) 2 (21)
d) 3 (11)
e) 4 or more cars (8)

9) How many automobiles do the occupant/occupants of your secondary unit have?

a) No car (20)
b) 1 (34)
c) 2 (3)
d) 3 0
e) 4 or more 0
f) I do not know/no opinion 0

10) Is the driveway ever used for parking?

a) Yes (33)
b) No (32)

11) Please circle the letter that best describes how you feel about parking in your neighborhood.

a) There is plenty of room to park on-street (27)
b) On-street parking is crowded and difficult (8)
c) Parking on street is balanced and any additional parked cars on street would make the street too crowded (16)
d) No opinion/I do not know (5)

THE FOLLOWING 2 QUESTIONS ADDRESS YARD SPACE ON YOUR PROPERTY.

12) Does your property have a backyard?

a) Yes (66)
b) No ([illegible])

13) If yes, do you share that yard space with the occupants of your secondary unit?

a) Yes (50)
b) No (17)

THE FOLLOWING 3 QUESTIONS CONCERN YOUR FEELINGS REGARDING SECONDARY UNITS.

14) Do you think that Daly City should continue to allow the addition of secondary units?

a) Yes (58)
b) No (1)
c) No opinion/I do not know (7)

15) Which best describes how you feel about your secondary unit?

a) Very pleased I added the unit (55)
b) Somewhat pleased I added the unit (7)
c) Neither pleased or displeased that I added the unit (1)
d) Somewhat displeased that I added the unit (9)
e) Very displeased that I added the unit (1)

16) Daly City may revise its Secondary Unit Ordinance. Would you like to be involved?

a) Yes (37)
b) No (25)

THE FOLLOWING 3 QUESTIONS TELL US A LITTLE ABOUT YOURSELF FOR STATISTICAL PURPOSES.

17) How many years have you lived in Daly City?

a) Less than 1 year
b) 1-3 years
c) 4-6 years
d) 7-9 years
e) 10 years or more

18) How many people reside in your home, including yourself?

a) 1 0
b) 2-3 (9)
c) 4-5 ([illegible]) (17)
d) 6-7 (14)
e) 8 or more (6)

19) What is your approximate annual household income?

a) Less than $9,999.00 (3)
b) $10,000 – $19,999.00 (11)
c) $20,000 – $29,999.00 (17)
d) $30,000 – $39,999.00 (15)
e) $40.000 – $49,999.00 (10)
f) $50,000 – $59,999.00 ([illegible]) (7)
g) $60,000 or more (3)

THE FOLLOWING QUESTIONS ARE OPTIONAL. YOU MAY CHOOSE TO ANSWER THEM ALL OR SELECT JUST ONE OR TWO. ANY TIME YOU GIVE US IN ANSWERING THEM WILL BE GREATLY APPRECIATED.

1) Please describe your feelings about getting the permit for your secondary unit. For example: Were your questions answered to your satisfaction? Were the building or parking requirements difficult or easy to meet? Please feel free to include your suggestons here.

____

____

____

____

2) The City established the Secondary Unit Ordinance to provide housing for: family expansion, to enable people to care for elderly or handicapped family members at home while still maintaining some privacy for both parties; and, to bring some existing illegal secondary units up to safe building standards. Other benefits have been: to provide housing for students; newly married family members and single parented families. Please take a moment to describe why you added your secondary unit. Please feel free to include your feelings and experiences surrounding that decision.

____

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3) Many of the new applicants for a secondary unit permit ask the Planning Staff questions such as: "How do people divide up the utility bill payments?" Some questions have to do with yard space, such as, "Does the homeowner and the secondary unit occupant share yardspace?" Would you take a moment to describe how you split up your utility bills, and if and how you share yardspace. For example: Is the occupants utility bill included in the rent? Or, do you divide the bills in half? Do you share part or all of the yardspace? Are there any other things that you share?

____

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Are there any additional comments or suggestions that you would like to make? If so, please use this space for that purpose.

Your contribution to this effort is greatly appreciated. Thank you, again for your time and your help.

Background and Executive Summary

ACCESSORY APARTMENTS: A NEW HOUSING OPTION FOR THE ELDERLY HOMEOWNER

by

Patrick H. Hare

Linda E. Hollis

and

Dr. David Guttmann

Study was funded by the
Andrus Foundation of the American Association of Retired Persons
and Conducted by
Center for the Study of Pre-Retirement and Aging
of the Catholic University of America
and Patrick H. Hare Planning & Design

INTRODUCTION

An accessory apartment is an apartment installed in the surplus space in a single family home, typically the home of an "empty nester." It is self-contained and has its own kitchen and bathroom. Although accessory apartment is the most common term, the apartments are also called single family conversions, mother-in-law apartments and various other names in different parts of the country. They have often also been called "granny flats" by the media in various areas, even though granny flat is an Australian term for a completely separate, moveable, small home that is installed in a side or rear yard. To add to the confusion, in California, both granny flats and accessory apartments go under the name, "second units."* While this study is concerned only with accessory apartments, it should also shed some light on granny flats since accessory apartments create a very similar living arrangement to that created by granny flats.

We need to know how people live in accessory apartment situations because it appears that many more people will be living in them.

The American Dream of a single family house in the suburbs has its origins in a country dominated by postwar families raising children. Now the children have grown up and are moving away. The peak of the baby boom is, in 1983, 25-26 years old. (Bouvier, 1980, p.19) What was one family is becoming two or three small households. This fragmentation into smaller households coincides with the high divorce rate. (Population Reference Bureau, 1982, p.12) We are, at least temporarily, becoming a nation of small households.

It is also relevant that we spent the last forty years building primarily homes for large households. The average new home size increased from under 1000 square feet in the forties to over 1500 square feet in the seventies. (Division of Housing and Demographic Analysis, Dept. of HUD, 1982, p.12) During the same period, many older, smaller homes were also enlarged.

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*Further, many older men object to the term "granny flat". Accordingly, the preferred term has become "echo housing."

Now, as the baby boom leaves home, and we have smaller households and more of them, our housing stock is, "out of sync" with our household types.

Unaided by social planners or local planning policy, a large number of families began to correct this housing mismatch in the late seventies. A series of articles by Andree Brooks of the New York Times publicized the emergence of a solution from the grass roots of suburbia.

Brooks pointed out that on Long Island, often seen as the leader of the postwar rush to the suburbs, there were large numbers of illegal "conversions", as the installation of accessory apartments is called there. Some towns were even legalizing this subdivision of the American Dream.

In 1982, at the other end of the country, California passed a law (Senate Bill 1534) requiring every community to amend its zoning to permit accessory apartments, or justify not doing so to the State Department of Housing and Community Development. In the meantime, the U.S. Bureau of the Census estimated that between 1970 and 1980, over half a million more units were added to the housing stock than could be accounted for by new housing production. (Bureau of the Census, 1983, p.293) In fact, two studies suggest that this estimate is low. Thibodeau (1982) has estimated that conversions took place at an average rate of 318,000 per year during the decade, and Hughes and Steinlieb (1982) suggest that in 1979 alone there were over 500,000 single family conversions.

These numbers indicate a need to know what it is like to live in a single family home with an accessory apartment. In general this means either being or having a live-in landlord. Having two or more tenants will be less common because of the common practice of legalizing accessory apartments only where the homeowner actually resides in the house. The intent of such regulations is to protect single family neighborhoods from absentee landlords.

There are other statistics that also suggest the current relevance of accessory apartments. First, 70% of people over 65 own their own homes. (Walker, 1982) Second, it is generally homeowners over 55 who own homes with surplus space. (Brooks, 1981) Third, the fastest growing age group in the country is the frail elderly. During the next two decades the population over eighty years of age will increase by sixty percent, from 5 to 8 million persons. (National Conference on Social Welfare, p.13) Fourth, net new housing construction has been running at levels that are roughly half the rate of new household formation. (Calvan, 1983, p.11-13)

In summary, the increased use of accessory apartments will often be the result of some overriding consideration affecting many of the households likely to be involved. Older homeowners have surplus space and face an increasing need for services. Younger households face a housing shortage and have the ability to provide services. Accessory apartments present a way for each group to meet its needs.

Organization of the Study

This study has been organized in accordance with its exploratory nature. Familiarity with its organization may help readers make better use of the study.

First, a great many comments by individual respondents have been included because of the feeling they give for the way people use accessory apartments. In many cases, full lists of the comments received in response to a question are included in the Appendices so that the reader can review in the respondents' own words the full range of responses provoked by open-ended questions. To make the lists easier to find, they are listed in the Appendices by the same number as the subsection of the study they belong with.

Second, the study is separated into two major sections. The content of the first, "Background and Executive Summary," is pretty much what would be expected. The second, "Results," deserves some comment. It is separated into three parts by the three types of people interviewed: homeowners with accessory apartments, tenants in accessory apartments, and overhoused homeowners with the space to install accessory apartments.

The "Results"section covers a very large number of detailed issues that will probably only be of interest to readers who want to pursue accessory apartments or some aspect of them in some detail. For example, discussion of whether or not homeowners could expect help from tenants if they are bedridden, or whether or not the homeowner will rent to households with children, is not going to be of interest to all readers. Each part of the results section is preceded by a detailed table of contents and readers will probably want to scan those for items of particular interest. The detailed table of contents should also enable the study to be used as a reference to check for information, for example, on how many apartments are visible from the street, when the question like neighborhood impact comes up.

METHODOLOGY

198 interviews were conducted with roughly equal numbers of:

1) homeowners over 55 with accessory apartments,
2) tenants in accessory apartment, and
3) "overhoused homeowners," i.e., homeowners who by their own definitions had enough space to install accessory apartments but had not done so.

NUMBER OF INTERVIEWS
COMPLETED AND PROCESSED

	Homeowner/ Landlords	Overhoused Homeowners	Tenants
Westport/Weston (Connecticut)	35	32	25
Lindenhurst, L.I. (New York)	52	26	28
Totals	87	58	53

TOTAL INTERVIEWS - ALL TYPES: 198

The interviews were divided between two suburban locations. Half were conducted in Weston and Westport, two adjacent communities in southwestern Connecticut, which the survey treats as one location. The other half were conducted in Lindenhurst, Long Island, New York. The two areas were chosen because, unlike most communities, their respective zoning ordinances permit accessory apartments and have done so for a considerable time. Lindenhurst's ordinance, although amended considerably over the years, dates back to 1952. Weston's goes back to the early 1960's.

Westport's ordinance is more recent. It was passed in 1973 and included a provision permitting a homeowner to have an apartment only when the homeowner or the tenant was 62 or older. That age limitation was still in place at the time interviews were conducted, but as of the preparation of this report, repeal was being actively considered.

In this context, the following benefits for accessory apartments have been alleged for homeowners, particularly older homeowners.

Rental income
Increased security
Increased companionship
Services provided in return for rent reduction
  and finally, as a result of the above,
Increased ability to "age in place."

It is also commonly alleged that accessory apartments provide an inexpensive source of new housing. Little or no systematic data exists to support the existence of these benefits. What data did exist prior to this survey has been primarily anecdotal.

The survey, therefore, is an exploratory one. Its objective was well described in the Design of Social Policy Research (Mayer and Greenwood, 1980, p.51) as, "formulating basic concepts about the study phenomenon..." in a situation in which "an investigator confronts a phenomenon about which.....the information that can be brought to bear is quite minimal."

In reading the survey results, it is important to recognize that surveying people in accessory apartments is like sitting in a park surveying the way people use bicycles. The bicycles come in different forms and are ridden in different ways to different destinations. Any composite picture does violence to the variety. Aggregating people on ten speeds to kids with training wheels can give a composite picture of bike racers who use training wheels.

We have attempted to minimize that violence by including as many direct quotes from the people we interviewed as possible. We have also developed household profiles that give a feel for the nature of the individual households surveyed. Actual profiles could not be used for fear of revealing identities. Finally, given the small sample size and the fact that many questions are only relevant to a portion of the sample, the survey should be read as a way to develop familiarity with issues. It provides few, if any definitive answers.

The two locations differ substantially. The Westport/Weston area is affluent and white-collar. Median income of homeowners interviewed was between $25,000 and $35,000, in contrast to Lindenhurst where it was between $10,000 and $20,000. Lindenhurst is a blue-collar, middle class community. 8% of the homeowners interviewed in Lindenhurst were professionals, in contrast to 57% in Westport and Weston.

The combined population of Westport and Weston in 1980 was 33,600 people. The population of Lindenhurst in 1980 was 29,919.

Pilot questionnaires were prepared based on anecdotal experience regarding accessory apartments. As mentioned previously, this is a relatively new area. Some use was made of the questionnaire in McConnell and Usher's 1980 study, Intergenerational House Sharing.

One of the investigators, Patrick H. Hare, had been involved with the zoning issues raised by accessory apartments for some time. In addition, he had run for and with the Housing Coordinator of the American Association of Retired Persons, two workshops in which homeowners and tenants living in accessory apartments talked about their experiences. One workshop was conducted in Westport and Weston, Connecticut with the assistance of the League of Women Voters. Another was conducted in Babylon, Long Island, with the assistance of the Babylon Planning Department. Babylon encircles the community of Lindenhurst and has a very similar housing stock. It recently amended its zoning ordinance to make accessory apartments legal.

The pilot questionnaires were pretested in Westport and Weston (hereinafter Westport/Weston) and Lindenhurst in the Spring of 1982. They were then revised, reviewed by the advisory committee for the survey, and revised again.

The people interviewed were selected by a variety of means.

Homeowners with apartments were selected primarily through the zoning records which indicate permits issued for apartments. The homeowners were contacted by telephone to schedule interviews. All had to be over 55. The limited numbers of accessory apartments, as well as the limitations of permit recording systems which were not designed with researchers in mind, did not permit any random sampling procedure. This was particularly true because refusals, moves and unlisted phone numbers further reduced those available for interviews. The lists used to contact homeowners were prepared and used primarily by alphabetical order of streets, which is the way the records were kept.

Tenants were found primarily through homeowners. Occasionally, the tenant interview was carried out immediately after the homeowner's. Normally, a call was made to the tenant, and an interview scheduled. In several cases, homeowners were not available for interviews, but were willing to provide the tenant's names. No attempt was made to directly compare an individual homeowner's response with that of his or her tenant.

Overhoused homeowners, those over 55 who had enough space to convert but had not done so, were the hardest to reach. They were contacted by a variety of methods including news articles soliciting subjects, talks via Senior Centers, suggestions from interviewers, and suggestions from the personal contacts of local coordinators for the survey.

The informality of this procedure for obtaining subjects, particularly overhoused homeowners, is recognized. Efforts were made to find better selection methods. These efforts always resulted in two conclusions. First, no more rigorous selection techniques were available. Second, no discernable bias was going to be introduced into the results by the methods used.

The interviews were conducted in July of 1982. The interviews in Westport and Weston were conducted by ten women who had been active with the Community Council of Westport-Weston, Inc., whose Executive Director was the local coordinator for the survey. Most had participated in survey work for the Council or others, and all had been active in a variety of civic and professional positions. The interviewers in Lindenhurst were a graduate student in planning and a doctoral candidate in psychology, both from the area and both with previous survey experience. Some interviews were also conducted for us by the Secretary for the Zoning Commission, who was the local survey coordinator. The principal investigators for the project also did two days of interviewing in each community. The interviewers received a half day training with the questionnaires. They were particularly requested to encourage and record follow-up comments from people interviewed. Finally, after the interviews were completed, meetings were held with the interviewers in both locations to debrief them on any insights they individually might have developed during the interviews.

Summary of Results

The results, have been organized, both here and in the "Results" section of the report, according to issues such as the "neighborhood impact" of accessory apartments, or how they affect "aging in place." Results grouped under one of these issues may be relevant to other issues. Any reader who is looking for information on a particular issue should scan the detailed tables of contents at the beginning of each of the three major parts of the "Results" section.

Overall Satisfaction

Homeowners who had accessory apartments were generally pleased with them. In the combined areas only 3% of the homeowners interviewed were dissatisfied with the apartments, 24% were satisfied, and 72% were very satisfied. 41% of the homeowners interviewed had had accessory apartments in their homes for more than 10 years. 86% had had no difficulty managing their tenants. (As noted below, about half of the tenants are related to homeowners.) 98% of the homeowners interviewed expect to keep accessory apartments in their homes permanently.

Tenants were almost equally happy with living in accessory apartments. 77% were satisfied. The median length of time tenants had lived in the apartments was between two and five years in both sites. 30% had lived in their apartments more than five years. 60% planned to stay in their apartments as long as possible.

Why People Installed Accessory Apartments

The principal reason given for installing accessory apartments is income. 50% of the the homeowners in Lindenhurst and 31% in Westport cited income as a reason. In both sites 45% installed apartments to help relatives, a rationale that is often consistent with the need for additional income. 77% of the households in Lindenhurst and 29% of those in Weston and Westport said the extra income from renting the apartment was very important to them.

Overhoused homeowners, (homeowners with the space to install accessory apartments) also thought income was the principal reason for installing one. 77% of overhoused homeowners in Lindenhurst thought income was a particular advantage as did 75% percent of those in Westport/Weston. Security was a distant second as a reason for installing an apartment. It was cited by 16% of potential converters and only 5% of homeowners who had accessory apartments.

Homeowner-Tenant Relationships

Related Homeowners and Tenants

Nearly half or 47% of the homeowners were related to their tenants. 31% of the related tenants were the parents of the homeowners. 40% of the related tenants were the homeowners' children. 65% of the related tenants in Lindenhurst were the homeowners' children. In contrast, 80% of the related tenants in Westport and Weston were the homeowners' parents.

Shared Facilities

56% of all homeowners shared the interior facilities with their tenants. The most commonly shared areas held washers and dryers, mentioned by 70% of these homeowners who shared facilities. 80% of related tenants shared laundry facilities with homeowners. 61% of unrelated tenants shared no facilities with landlords. 85% of all tenants shared the outdoor space, and of these, 30% had their own defined outdoor space.

Companionship Between Landlords and Tenants

77% of related homeowners spoke to their tenant more than twice a day, and 93% more than once a day. In contrast, only 4% of unrelated homeowners spoke to their tenants more than twice a day, and 54% more than once a day. 66% of related homeowners share a meal with tenants more than twice a week. In contrast, only 4% of unrelated homeowners share a meal with tenants more than twice a week.

Service Exchange

75% of related tenants provided some services to the homeowner, but only 24% of unrelated tenants did so. Overall, 52% of tenants provided some services to the homeowner, and 26% of tenants received some services from the homeowner. Shoveling snow was the service tenants most commonly provided, followed by taking out the garbage, raking leaves and household repairs. Babysitting was the service most commonly provided by homeowners.

Aging In Place

14% of the homeowners in Weston and Westport and 33% of the homeowners in Lindenhurst had some physical disability, illness or other limitation. 66% of the homeowners in the combined locations said they could ask for assistance from their tenants if they were bedridden for a week. 10% of the homeowners in the combined locations lived in the smaller part of the house. 7% of the homeowners had moved from the larger apartment into the smaller one. 53% of the apartments were on one level and suitable for wheelchair use. No questions were asked about doorway width. 31% of the potential converters had considered installing a barrier free apartment.

64% of the homeowners said their tenants gave them a greater sense of security. The most commonly mentioned security was from fears about leaving the home unattended while on vacation, followed by fears of criminal intrusion and then accidents while alone. 51% of the tenants said the added security was very important to homeowners.

Impact on Neighborhood

88% of the homeowners and 92% of the tenants felt there was no problem with the parking. In 14% of the cases, garage space was used as part of the apartment.

97% of the homeowners in Westport and Weston and 75% of the homeowners in Lindenhurst said their apartments would not be visible to a stranger on the street. 74% of the homeowners in the combined locations felt the accessory apartment would have no effect on neighborhood quality. 17% of the homeowners had bought their homes with the apartment already installed. 81% of the overhoused homeowners felt the apartment would increase the resale value of their homes.

Ease of Conversion and Unused Space

32% of the homes with accessory apartments had had a walk-out basement suitable for the apartment, 64% had had a suitable exterior entrance, 54% had had a suitable full bath, and 29% a second kitchen. Among the "overhoused" homeowners, 28% had a suitable walk-out basement, 67% a suitable separate entrance, 38% a suitable full bath, and only 16% a second kitchen.

33% of the homeowners who had installed accessory apartments did other work on their homes at the same time.

Stories from community workshops on accessory apartments suggest that persons over about age 65 may have difficulty installing accessory apartments. Data from the survey suggests that homeowners in general do not have much difficulty. 87% of all homeowners who installed accessory apartments had no difficulty with contractors, 81% had no difficulty with the zoning process, and 87% had no difficulty choosing a tenant.

78% of the overhoused homeowners in both sites presently used the space in which the apartment would be installed. 30% said their home was not fully used because their family had shrunk, and 15% because their household was small. 29% currently use the surplus space as bedrooms or guestrooms, 33% for general family use as a den or recreation room, and 22% for storage. These figures include homeowners who mentioned using the space for more than one purpose.

Rent Levels

The median rent fell in the range of $250 to $349. 85% of the tenants felt that they would have to pay more than $349 for a conventional apartment. 74% of the homeowners on both sites did not have a written contract specifying the rent.

Marketing of Concept

Tenants were generally found through selective means such as word-of-mouth (25%) and real estate agents (25%) as well as family. Tenants rent accessory apartments primarily to be with family (34%) and because of their reasonable costs (23%).

Homeowners with apartments had heard about the concept from a wide variety of sources, the most prominent being word-of-mouth. 36% of them would have considered moving if they had not installed the apartment. 43% had suggested to friends that they install an accessory apartment.

60% of the overhoused homeowners in both sites knew someone with an accessory apartment, and an equal percentage had a favorable reaction to the arrangement. 26% said friends had suggested that they install apartments. As mentioned earlier, 76% of the overhoused homeowners saw income as a particular advantage of accessory apartments. 50% saw lack of privacy as a particualr disadvantage. It was the main disadvantage, followed by problems managing tenants which was mentioned by 22% of the overhoused homeowners. Comments in response to other questions also suggested that tenant quality was of critical concern to overhoused homeowners.

DISCUSSION

This survey, like most, raises more issues than can be laid to rest in discussion. As always there is a need for "more research." The intent of this discussion is primarily to emphasize two of the most important issues. However, two points should be made. First, no detailed discussion of the issue of general satisfaction seems necessary. The survey, as summarized here and spelled out in detailed results, is a very strong endorsement of accessory apartments by people who have lived in them as homeowners and tenants. There is no need to repeat that endorsement. Second, the need for "more research" is for practical research on questions to which decision makers need answers, such as how accessory apartments affect neighborhood quality. Depending on the households involved, accessory apartment situations fall somewhere between living in a two family home and living as an extended family. In other words , many people have pointed out, accessory apartments are nothing new. In effect, we have reinvented the wheel. The wheel does not appear to need much basic research.

Service Exchange

The introduction mentions the coincidental growth in the number of older people who have surplus housing and need services, and younger people who need housing, and have the ability to provide services. It should be emphasized that having the ability to provide services is a fact; being willing to provide services is an issue of individual choice.

However, before looking at that issue in detail, it is important to note the growth in household types that need in-home services. The sixty percent in the frail elderly, those over eighty, by the year 2000, has already been mentioned. Another group that implicitly needs in-home service provision is the 49.9% of women who have children under six and are in the work force. (Bureau of Labor Statistics, 1982.) Many of them can use assistance in child rearing , particularly for latch key kids who come home to an empty house.

Single parents also typically need assistance. The percent of children living with one parent went from 9.1 in 1960 to 19.7 in 1980. (Population Reference Bureau, 1982, p.14.)

All these household types could, in principle, benefit from living close enough to another household to exhange services. Whether or not they would want to therefore becomes an important public issue.

The survey results shed a little light on how people feel about service exchanges. First, homeowners and tenants living in accessory apartment situations exchange more services than they acknowledge to themselves. When asked whether they received, "companionship, transportation, occasional shopping, household help, or other service," two thirds of the homeowners said they received no services. Later, when asked about 14 specific services, only half of the homeowners said they received no services. Second, as would be expected, services are much more likely to be exchanged with related tenants than with unrelated tenants. For example 75% of related tenants provided services to homeowners but only 24% of unrelated tenants provided such services. Third, few homeowners think in terms of service exchange. They are not very conscious of the potential for service exchange. Only two homeowners in the survey had consciously sought tenants to provide services. Similarly, only two tenants were sure they received reduced rents in exchange for services.

Several factors seem to be at work here. As Alvin Schorr, author of a classic summary on filial repsonsibility puts it, "...independent living is an article of the American creed," (Schorr, 1980, p.2). Many people want to maintain the sense of their own independence, and therefore do not like the idea of a tenant who performs services.

Also, many tenants probably do not want to have responsibilities in their home other than to themselves. As one respondent said, "I work hard. I'll be happy to volunteer in an emergency, and in fact right now I'm helping the owner with a trench he's digging. But I don't want to come home and feel a responsibility to do something for somebody else." The possible prevalence of this attitude is suggested by the difference in the answers to two questions. Tenants who did not provide services were asked whether they would consider doing so in return for rent reductions. Only 23% said yes. 45% said no, and 32% said they didn't know or gave no response.

Homeowners were asked, "If you and others in your home were bedridden for a week, could you turn to your tenant for assistance?" Two thirds of the homeowners said yes. In summary, tenants who will provide voluntary or emergency assistance appear easier to come by than tenants who will provide ongoing services.

In conclusion, two points should be made. First, the availability of voluntary or emergency assistance obviously has a tangible value, particularly to older people. It should be given appropriate weight in public policy discussions concerning accessory apartments, particularly since it appears to cost homeowners little or nothing. Second, there may also be considerable scope for expanding exchange between homeowners and tenants, but doing so will involve better understanding of the economic and social motivations that affect individual decisions to make such exchanges. Research to gain the understanding will be worthwhile. From a public policy viewpoint, such individual exchanges result in personalized service provision with none of the transportation or overhead costs faced by formal service providers.

Data on Convertibility

Several questions asked homeowners and overhoused homeowners (who had the space to install accessory apartments) to define the type of house they lived in. The results were inconclusive because most people do not have the same ideas about, for example, the difference between a ranch house and a split level.

Boards of Realtors use the names but each local board has its own usage of the terms, and , for the most part, does not define them in writing. Similarly, there are no sources of data, either locally or nationally, that provide usable data on the ease with which homes can be converted, assuming the owners' household is small enough to make doing so an option. The kinds of questions asked about ease of conversion in this survey only serve to point up the degree to which the national focus on "new housing starts" has left us without adequate data on the use of existing housing. This survey, as well as other reports, suggests we will need that data. As a HUD report puts it, "Economic conditions, market opportunities and other considerations may encourage many to develop a separate rental unit. Only a fraction of the possible conversions have occurred." (McGough, 1983, p.12.)

Better sources of data or better ways to make use of existing sources, will be useful in assessing both how many conversions are likely to occur and how seriously they should be taken as a part of local, state, and national housing policy.

Accessory Apartments as a Source of Barrier Free Housing

Many accessory apartments are on one level and have ground level access without any stairs. Those facts combined with the added security and support of living in physical proximity to another household make them a good source of barrier free housing. In addition, they may be a useful source of barrier free housing to the homeowners themselves. A barrier free accessory apartment can enable a homeowner who develops impaired mobility to stay in a home in comfort when he or she might otherwise have to either leave or live in relative discomfort. Statistics from the survey suggest that it is relatively easy to make many accessory apartments barrier free. They also suggest that few homeowners had considered installing barrier free apartments.

An effort to make homeowners aware of both the public and personal benefits of developing barrier free apartments seems justified.

Accessory Apartments as a Fluid Use of a Fixed Asset

One of the perspectives gained from the survey that does not come through clearly from the individual questions is how homeowners use accessory apartments over time. People becoming familiar with the concept often asked, "are they installed for relatives or tenants?" The answer to that question, based on experience with the survey, is that it does not make a great deal of difference. In practice they tend to be used for both, no matter who they were installed for.

The case history of one apartment illustrates this point. The apartment was installed on the ground floor of a "high ranch" with a split level entry. It was installed because the owner's first wife was arthritic and needed to be on one level. Also the owner needed additional income from renting the upstairs to pay medical bills. Space was available because their children were grown up and had left home.

After his first wife died, the owner remarried. He moved back upstairs with his second wife and rented the downstairs to a succession of unrelated tenants. At the time of the survey, however the apartment was occupied by the owner's son. The son and his wife had separated. The separation coincided with a vacancy in the apartment, and the son moved in.

In summary, the apartment had served a variety of purposes over a long period of years. That seems to be the case with many apartments, regardless of their initial purpose. In particular they go from family to non-family use and back As one person said in reply to a question about how many tenants had been in the apartment, "Three. First my mother, then a tenant, then my son."

Another homeowner installed the apartment for one grandson, but took so long that the grandson had left for California before it was finished. The apartment was rented to a variety of tenants, and finally to yet another grandson.

The flexibility of a single family home with an accessory apartment is also suggested by considerable anecdotal information about people who have houses with accessory apartments but who use the houses as conventional single family homes.

This anecdotal information is supported by survey findings that 11% of the homeowners "had everything" needed for an accessory apartment already available in their homes. It is also supported logically by the fact that once a conventional single family home is converted, the cost of deciding to use it with or without the apartment is at most, the cost of removing or installing kitchen appliances, for which utility connections already exist.

Another example of the flexibility of accessory apartments is their potential as a means to make housing affordable to young home purchasers. They can buy homes that convert inexpensively and use the rental as income to meet mortgage payments.(Hare,P., 1982). One respondent brought this up directly in response to a question about age restriction on accessory apartments. He said, "Young people need income too in order to buy a home. I'd recommend young people to buy homes with apartments to help pay mortgages."

Finally, to round out this discussion, it is useful to note that the search for respondents produced.two examples in the survey of older affluent couples who installed apartments but did not use them, except temporarily for house guests and relatives. In both cases the couples wanted the surviving spouse to be able to continue living in the home, and also knew that doing so completely alone would not be practical. The apartments in this case were installed as a kind of insurance policy.

In conclusion, from a family's viewpoint an apartment represents a fluid use of a fixed asset. Surplus space, used as an accessory apartment, can be tranferred from providing shelter for a family member, to providing income, to providing services and security.

Conclusions

The results of the study suggest that most of the benefits alleged by advocates of accessory apartments do in fact exist. However, the benefits obtained by any individual homeowner depend on the ways in which that homeowner uses his particular apartment.

The apartments are a source of inexpensive housing for both young and old. The provide a source of rental income for homeowners. They also provide added security from fear of criminal intrusion, from accidents when alone, and, perhaps most importantly, for the house itself when the homeowners are on vacation.

Tenants in accessory apartments are a source of some services for homeowners suchas shoveling walks in winter and raking leaves. Related tenants, who made up roughly half of the tenants interviewed were much more likely to provide services than non-related tenants. Tenants in general were not that aware of the services they provided unless specifically asked, for example, if they raked leaves for the homeowner. The potential for obtaining services in place of rent seems generally unexplored by homeowners.

Added companionship was a clear benefit for some homeowners and tenants, although more so for related tenants as would be expected. Neighborhood impact of the apartments as assessed by homeowners and tenants is minimal. Lack of privacy was the most significant problem for homeowners, but did not appear to be that serious. Services, security, and in particular, income from accessory apartments clearly contributed to the ability of some older homeowners to age in place. In general, accessory apartments work very well for both homeowners and tenants.

Appendix E

ESTIMATES OF SHARING AND CONVERSION IN SCARBOROUGH

The intent of this appendix is to provide estimates of the amount of conversion activity that has already occurred in Scarborough. Two areas are explored:

- Sharing - the estimated extent of sharing based on data from the 1986 Census of Canada, and
- Accessory apartments - estimates of the number of accessory apartments in Scarborough from two distinct sources: Multiple Listings Service (MLS) data from the Toronto Real Estate Board and data from the municipal property tax assessment files.

Sharing - Few Households Share with Other Families or Individuals

Sharing a dwelling is distinct from occupying an accessory apartment created within an existing dwelling. Sharing assumes the common use of basic cooking and bathing facilities within the same dwelling by a combination of one or more families and/or individuals who are not family members. Estimates of the extent of three types of sharing arrangements are presented in this appendix:

- Multiple family households - according to the Census of Canada, there were 4,700 households in Scarborough in 1986 which were comprised of two or more families sharing a dwelling. Most of these households (84 percent in 1986) own their dwelling and 63 percent own single-detached dwellings. Multiple family households accounted for less than 4 percent of all family households in Scarborough in 1986.
- Non-family households sharing a dwelling - most non-family households are comprised of a single person living alone, but many also share a dwelling. In 1986, there were a total of 32,240 non-family households in Scarborough; most of these (25,930) were single people living alone. Estimates prepared by Clayton Research based on Census data indicate that approximately 15,000 non-family persons shared accommodation with other non-family persons in the remaining 6,310 dwellings in 1986. Two-thirds of all non-family households live in rented accommodation, mainly apartments; only one-third (mainly older people) own their home.

- Non-family persons living with families - estimates prepared by Clayton Research based on data from the Census of Canada indicate that an estimated 18,500 non-family persons shared with families in 1986. No information is available on the proportion of the families with whom the non-family persons share that are owners versus renters.

Accessory Apartments - An Estimated 10-15 Percent of Single-Detached Stock Has Accessory Apartments

There are no reliable estimates of the number of accessory apartments in Scarborough. The Census of Canada definitions of dwelling types are not sufficiently detailed to ascertain even a rough estimate. Two other potential sources of information are available: the Ministry of Revenue property assessment files and information on homes for sale from the Toronto Real Estate Board. A review of the information available on the number of accessory apartments from each of these sources is provided below:

- The Ministry of Revenue property assessment files classify properties by tenure as owner occupied, tenant occupied or owner-tenant occupied. The latter group comprises properties where there are separate dwelling units for the owner and tenant(s). Examining the property assessment data for single-detached dwellings should, in theory, indicate the number of accessory apartments. However, the procedures used to collect these data are not considered to be sufficiently precise to yield reliable estimates of accessory apartments. There are several reasons for this but one of the most compelling is that, to the extent that they are illegal, property owners would be reluctant to reveal the presence of accessory apartments on their property to government officials.

  According to the latest property assessment files for Scarborough, there were 1,123 owner-tenant single-detached and semi-detached properties in the City in 1987. These properties had a total of 2,254 dwelling units (including both the owner and the tenant). With this estimate, only slightly more than 1 percent of single-detached and semi-detached properties in Scarborough have accessory apartments. This is considered to be an underestimate of the total number of accessory apartments in Scarborough.

- The Toronto Real Estate Board MLS sales and listings information includes a property description from which the presence of (or potential for) accessory apartments can be determined. A review of the single-detached houses listed with the MLS in May, 1988 and again in November, 1988 indicated the following (the term basement apartment is used in the MLS listings rather than accessory apartment):

- An average of just over 20 percent of all houses listed were described as having either basement apartments or more than one kitchen on the property. While the presence of more than one kitchen does not necessarily indicate that there is an apartment in the house, it does indicate a "potential" apartment - many of the listings described these properties as being suitable for a basement apartment.

- An average of 15 percent of all houses listed were described as having a basement apartment. In most, but not all cases, the presence of a second kitchen was also indicated. Many of these basement apartments may not be occupied, but they have that potential.

- Six percent noted the presence only of an additional kitchen in the house. Given the fact that some people have separate kitchens for other purposes, it is unlikely that all of these can be considered to have basement apartments. However, clearly, there is a potential for establishing basement apartments in most, if not all, of these houses.

From this information it is very difficult to estimate the number of accessory apartments in Scarborough. It seems likely, however, that somewhere between 10 and 15 percent of the single-detached stock has occupied accessory apartments while an additional 5 to 10 percent has the potential to be readily converted to add an apartment with relatively little effort.

In terms of numbers of units, if 10-15 percent of the single-detached stock in Scarborough have accessory apartments, this would mean roughly 7,400-11,100 apartments in the single-detached stock. If one assumes that a similar proportion of the semi-detached stock has accessory apartments, the estimated totals would rise to about 9,000-14,000 units.

Appendix F

COST ESTIMATES FOR CONVERSIONS

In order to derive accurate estimates of the costs of conversions in Scarborough, the plans of alternate conversions for the different House Types (Exhibits N to S, also reproduced in the report) were presented to building contractors with experience in Scarborough and the wider Metro area. The builders were Mr. Lou Mazzon of Descon, and Mr. Al Boyd. The results of these consultations are summarised below.

1. GENERAL COST ESTIMATES

Generally the range of costs are as follows:

1.1. Basement Apartment

Bachelor to 1 Bedroom (without alteration to existing structure)	$20,000 - $35,000

This cost includes

Kitchen - $6,000 - $10,000
Bathroom - $6,000 - $10,000

Possible Additional Costs

Underpinning	$20,000 - $25,000
or	
"Cutting a Bench"	$10,000 - $16,000
New Exterior Access Stair and Entrance	$8,000 - $12,000
Appliances for Kitchen	$1,000 - $3,500

1.2. Conversions Within An Existing Structure (Other than Basement)

Bachelor - 2 Bedroom	$20,000 - $50,000 +

The major cost component are kitchens and bathrooms - all other rooms involve partitioning and heating costs only. This means that the cost difference between a bachelor and a one bedroom is less a function of space than of materials and labour. A bedroom will cost a fraction of a bathroom as there are only partitions and electrical work to be done.

1.3. Conversions with changes to the existing structure

In this case the sky is the limit in terms of cost. For some basic types of conversion the costs are:

A.	Addition of a second storey of 900 square feet onto a 1,200 square foot bungalow of frame or double brick construction with an aluminum or stucco cladding	$80,000 - $100,000
B.	Addition of 160 square feet on 2 floors and basement (Total 500 sq. ft. usable area) including new foundations, connections to existing structure (beams and doors) and brick veneer, as well as 1 bedroom	$50,000 - $75,000
C.	Addition of 800 square feet and renovations to the existing house on two levels.	$150,000 - $250,000

It is somewhere between B and C that the cost factors make it more feasible to demolish the existing building and build a completely new structure.

2. COST ESTIMATES FOR CONVERSIONS SHOWN IN EXHIBITS N TO S

In reference to the intensification designs produced for this study, the cost estimates are as follows:

2.1. Type 1

Basement Unit (1 bdr.)	$20,000-$30,000
Maximum rear addition single family	$231,000
Maximum rear addition multiple units (4-1 bdr. & 2-2 bdr.)	$290,000

2.2. Type 2a

Basement Unit (2 bdr.)	$36,000
Garage Unit (1 bdr.)	$27,000
2nd Storey Unit (Large 2 bdr.)	$80,000-$100,000 +

2.3. Type 2b - Two Storey

Basement Unit (1 bdr.)	$25,000-$30,000
2nd Storey Unit (2 bdr)	$38,000

2.4. Type 2b - Split level

Basement Unit (1 bdr.)	$25,000
Basement Unit (1 bdr.) with exterior stair	$35,000
Maximum Units (4-1 bdr.)	$70,000

2.5. Type 3

Basement and Ground Floor (1-2 bdr./1-4 bdr.)	$32,000
Second Storey Unit (1-2 bdr./1-3 bdr.)	$53,000

Appendix G

ECONOMIC ANALYSIS OF CONVERSION

This appendix examines the economic viability of creating additional units within single-family houses as a background to assessing the likely volumes of conversions that may occur if conversions were allowed within municipal by-laws.

The economic analysis is undertaken for two types of homeowners and an investor. The types of homeowners reviewed are those considered most likely to gain from conversions as identified previously, namely:

- Elderly homeowners; and
- First-time homebuyers.

The motive for adding a rental unit in an owner-occupied dwelling could be different for each of these household types. For elderly homeowners, the ability to supplement income by using their largest asset (their mortgage-free house) to produce a revenue-generating rental unit may be a consideration. The need for assistance with the physical upkeep of the property and/or the desire for companionship have also been identified as common reasons for the elderly to create a unit in their home.

For first-time homebuyers the motive would most likely be the potential assistance with mortgage payments that rental revenue from a converted unit would provide. In most cases, a first-time buyer would likely create an additional unit only if doing so would increase his/her ability to meet mortgage payments.

For an individual investor, the economic analysis assumes the investor purchases a single-family house, creates at least one additional unit in the dwelling and rents out both units. In this case, there must be an investment motive for conversion - the owner of the property will likely convert only if the net gains from converting it exceed the gains from renting out the entire house without conversion.

For each of these three types of owners, three types of conversions are considered:

- Adding a one-bedroom basement apartment;
- Adding a two-bedroom apartment above grade in the existing house; and
- Adding a two-bedroom apartment in a new addition to the house.

These three conversion types represent the most common means of creating an accessory apartment in the types of single-family houses found in Scarborough. They also represent the likely range of construction costs and rental revenues applicable for conversions in the Scarborough and Metro Toronto area.*

RESULTS OF THE PRO-FORMA ANALYSIS

The economic viability of conversion under the various scenarios outlined above were undertaken using a pro-forma analysis which takes into account the various costs and revenues associated with conversion. This section presents the results of the analysis. The pro-forma calculations and the assumptions underlying the calculations are provided in the following section.

The Elderly Homeowner

- Creating a basement apartment - creating a basement apartment within an owner-occupied dwelling would generally create a positive cash flow for the elderly owner. Without taking the tax position of the elderly owner into consideration, the creation of a one-bedroom basement apartment nets additional income of $2,600 in the first year and over $40,000 over 10 years.

  Given that the taxable rental revenue would be reduced by depreciation and various other deductions relating to the construction of the rental unit, taxes should not substantially reduce the net gain that would result from conversion. A similar exercise conducted for the Ontario Ministry of Housing in 1987 estimated that taxes on rental revenue from such a conversion would be approximately 15 percent.**

- Creating an apartment above grade in the existing house - under this scenario, the creation of a two-bedroom apartment in the existing structure would generate a higher net gain to the elderly homeowner. Again, not taking the tax position of the homeowner into account, net gains total $4,400 in the first year up to $68,000 over 10 years.

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* Conversion types and construction costs were provided by a sample of builders.

** Clayton Research Associates, Analysis of Economics of Residential Conversion, for the Ontario Ministry of Housing, 1987. The marginal tax rate for elderly homeowners was assumed to be 25 percent.

- Creating an apartment by adding to the existing house - in this scenario, the revenue generated from an additional two-bedroom apartment does not cover the costs of the extensive renovation. A negative cash flow ranging from $3,000 in the first year to a total of $6,000 over ten years would accrue from such a conversion.

The First-Time Buyer

- Creating a basement apartment - by creating a one-bedroom basement apartment in their home, prospective buyers could improve their ability to finance their home. In the first year of ownership, the homeowner would generally experience a net before tax gain of less than $1,000 but this takes into account the four month period of construction during which no rental revenue is received.

  Beginning in the second year, however, the net gain is more substantial. In terms of measuring the effect of conversion on a household's ability to afford to own, assuming a household income of $60,000, the proportion of income required to service the mortgage for a median-priced house in Scarborough improves from 34 percent for the unconverted house to 29 percent for the converted house.

- Creating an apartment above grade in the existing house - under the second conversion scenario of creating a two-bedroom apartment, the net gain to the homeowner before tax is higher (approximately $1,300 in the first year). The proportion of income required to service the mortgage improves from 34 percent to 26 percent in the second year of ownership.

- Creating an apartment by adding to the existing house - this scenario results in a net loss of income in the first several years of ownership. Negative cash flow exceeds that of the unconverted house by $2,500 in the second year and by over $9,000 over the first ten years. This type of conversion also results in a higher proportion of income required to service the mortgage on the home from 34 percent of income for the unconverted house (again assuming a $60,000 income) to 38 percent in the second year of cash flow for the converted house.

The Individual Investor

- Creating a basement apartment - purchasing a house and converting it to include a one-bedroom basement apartment results in a net loss of income given house prices, construction costs and expected rents in Scarborough. A negative cash flow of $12,000 and $5,000 could be expected in the first and second years of ownership, respectively, and a total negative cash flow of $57,000 could be expected in the first ten years.

Without conversion, rental revenues from the house (i.e, renting out the entire dwelling as one unit) would result in a net loss of $4,800 in the first year and up to $45,400 in the first ten years.

- Creating an apartment above grade in the existing house - creating two two-bedroom apartments in a single-detached dwelling improves the cash flow for an individual investor but the net gains are still negative. In this case the negative cash flow for the unconverted house exceeds the negative cash flow for the converted house by $250 in the second year and by a total of $3,800 in the first ten years.

- Creating an apartment by adding to the existing house - with this type of conversion, the negative cash flow of the converted unit greatly exceeds the negative cash flow of the unconverted house (by $42,000 over ten years).

  Losses on rental properties are not uncommon for investors. These types of losses are deductible from income from other sources for tax purposes and, in any case, the investor is likely purchasing the property for long-term capital gains. What the analysis shows, however, is that the significant investment required for the types of conversions identified here do not appear justified - either the houses will be rented unconverted or a less expensive conversion may occur.

Conclusion

It appears that elderly homeowners and first-time homebuyers have the most to gain economically from conversion. There does not appear to be an economic advantage for individual investors to convert single-family dwellings given the assumptions of expected rents and construction costs used in this analysis. The benefit to the investor would more likely be in the long-term capital appreciation of the property.

The types of conversions most likely to occur according to the net gains calculated here are apartments within existing dwellings. For both existing homeowners and investors, the expected revenues generated from a rental unit generally do not cover the costs of the extensive renovation required to build additions to an existing dwelling.

PRO-FORMAS AND DETAILED ASSUMPTIONS

The components and underlying assumptions of the pro-forma analysis are presented here. The actual calculations for each owner and conversion type follow.

Section A: Capital Costs and Financing - the costs associated with acquiring the property and converting it as well as the amount of these costs which will be financed through a mortgage. The individual items included are:

- Acquisition costs - the costs associated with acquiring the property to be converted. For a cash flow analysis in the case of the elderly homeowner, this is considered to be zero since the space to be converted is essentially costless to the owner. The individual investor and first-time buyer, however, will incur acquisition costs.

  There are two types of acquisition costs:

  - Property costs - the actual cost of the property in the case where it is purchased to be converted. The median house price for Scarborough in November, 1988 ($213,000) was assumed.
  - Closing costs - the costs associated with closing the purchase of a dwelling; these include lawyers' fees, land transfer tax, financing fees, etc. These costs have been roughly estimated at $1,500 for this analysis.

- Conversion costs - the construction costs associated with the conversion of the dwelling to add a unit. The costs in the Toronto area for each conversion type were estimated by builders as follows:

  - conversion of a one-bedroom basement apartment: $25,000.
  - conversion of a two-bedroom apartment elsewhere in the existing house: $40,000.
  - creating a two-bedroom apartment in an addition to the existing structure (for example, adding a second storey to a bungalow or adding to the back of a two-storey house): $100,000.

  These costs assume that all work is undertaken by a contractor.

- Holding costs - in the case of the individual investor, and possibly first-time owners who are purchasing a property to convert, there will be some period during which the property is vacant due to construction work proceeding. This period is assumed to be four months in this analysis.

- Total costs - the sum of all the above costs.
- Equity - the amount of funds provided by the owner to finance the purchase of the dwelling and/or the conversion costs. In the case of the elderly homeowner, the equity is assumed to be zero since there is likely to be sufficient value in the property to finance any conversion costs without additional injections of equity.

  For the first-time buyer and individual investor, equity is assumed to be $50,000.
- Remainder to finance - the difference between total costs and equity. In the case of the first-time buyer, the equity assumption was made so that the remainder to finance was no more than the maximum insured loan to value ratio that would be permitted by mortgage insurance.

Section B: Assumptions - the assumptions underlying the analysis. These include:

- Interest rate - the late November, 1988 five-year mortgage interest rate (12 percent) has been used in this analysis.
- Amortization period - 25 years has been assumed.
- Payment factor - the amount of mortgage payments at the given interest rate and amortization period.
- Rate of inflation - a rate of 5 percent has been assumed to calculate the annual increases in costs such as insurance, taxes and operating costs (utilities, maintenance, etc.).
- Annual rent increase - in tight rental markets, such as in Metro Toronto, increases at or above the rate of inflation (given rent review guidelines) can be expected. Annual rent increases of 5 percent have been assumed in this analysis.
- Type/number/monthly rent of units - the numbers and expected rents of each type of unit to be created in the converted dwelling. In each conversion type, only one unit is assumed. The average rents used in this analysis ($640 for a one-bedroom unit and $960 for a two-bedroom unit) were taken from rents for existing apartments in single-detached dwellings in Scarborough that were listed for sale through the Multiple Listing Service (MLS) during November, 1988.

- Total initial annual rent - the amount of rent expected in the first full year of operation. In the case of the elderly homeowner, this assumes that the units will be occupied at the beginning of the year at the same time as mortgage payments commence; for the first-time buyer and individual investor, a period of four months was allowed for construction prior to occupancy.

  The initial annual rent is the amount to which the assumed annual rent increase is applied to obtain rent increases in subsequent years.

- Vacancy allowance - the likely proportion of total rent revenue expected to be lost due to vacancy and bad debts in each year. A 5 percent allowance was used in this analysis.

- Marginal tax rate - the tax rate of the owner of the property. This is required to convert profits (or losses) into after-tax income.

  Taxation of rental revenue has been considered only for the individual investor case in this exercise. The amount of taxes on rental revenue likely to be payable in the case of the elderly homeowner and first-time buyer do not merit the complexity of the calculation for the purposes of this analysis.

  The analysis conducted by Clayton Research for the Ministry of Housing indicated that income taxes on rental revenue from a converted unit for taxpayers at a 25 percent marginal tax rate would be approximately 15 percent.

Section C: Annual Revenues and Costs - the economic feasibility of the conversion is determined in this section of the pro-forma. Annual revenues and costs are compared over the first 10 years of the (new) life of the converted property.

For the elderly homeowner case, the analysis is restricted to the net effect of the conversion in terms of additional costs versus anticipated revenues.

For the first-time buyer and the individual investor cases who are assessing the relative attractiveness of a property "as is" versus a property converted to add another unit, costs and revenues for the converted property versus the unconverted property are compared.

The individual items included in Section C are:

- Revenues - the revenues associated with the property. In the two cases of homeowner conversions, this applies to the rent (less vacancy allowance) on the converted part of the property. For investors, this applies to the rent (less vacancy allowance) from the building.

- Costs - these are the on-going costs associated with financing and operating the building. For homeowners, they are the incremental costs associated with the conversion; for investors, they are the costs of the total building. They include:
    - Interest costs - the part of financing costs associated with payment of interest on the mortgage. It is necessary to differentiate interest from principal repayments for the individual investor because only interest costs are deductible from income for tax purposes.

      Interest costs are not calculated separately for the other two cases since the tax position of existing homeowners is not being considered.
    - Insurance, taxes and operating costs - these are other costs associated with operation of a rental property. Average annual per unit costs for each of these were estimated based on data from the 1987 Ministry of Housing study: insurance - $190; taxes - $560; operating costs (utilities, maintenance, etc.) - $830.
- Net revenue - the difference between revenues and costs (excluding principal repayments).
- Tax position - the derivation of the amount of tax payable on income from the property (or the tax loss which can be applied to income received from other sources). This part of the pro-forma was considered only for the individual investor. The factors considered to determine tax position include:
    - Net revenue - from above.
    - Soft costs - certain expenses incurred in the planning and construction of real estate projects which are fully deductible for income tax purposes. These soft costs can be either deducted from income from the project in calculating tax or, in the case where there is already a loss on the property, the soft costs can be deducted against income from other sources in calculating income tax.

      Currently, for all taxpayers, allowable soft costs include the costs of borrowed money such as various types of mortgage fees and legal, appraisal and accounting fees, landscaping costs, promotion and advertising and pre-opening and start up costs. In most cases, costs such as interest and property taxes during construction, architect's fees and building permits must be capitalized into the value of the property and depreciated over time.

- Net revenue less soft costs - after the first year or two there will be no soft costs so this will be the same as net revenue.

- CCA deduction - CCA (capital cost allowance), the deduction from income allowed for depreciation on the property. For owners who are not in the business of real estate, CCA deductions in any one year cannot exceed net revenue less soft costs.

  Since it is expected that the individual investor will be assessing conversions from the point of view of creating a significant positive cash flow, it is likely that the maximum CCA deductions will be able to be taken in order to minimize income from the property for tax purposes.

  CCA is a maximum of 4 percent of the depreciable value of the property annually. Depreciable value is the value of the property excluding land. It is assumed here that 35 percent of the amount of the property cost consists of the land cost, that is, the depreciable value of the property is 65 percent of the cost the property.

  Taxable income from property - net revenue less deductions for soft costs (if any) and CCA. This is the base from which taxes on the income from the converted property are calculated.

- Taxes - the income taxes payable on income from the property. For the individual investor, a marginal tax rate of 50 percent has been assumed.

- Net gain - the difference between net revenue and taxes.

- Mortgage principal repayments - these are not deductible for income tax purposes but will be payable by the owner.

- Cash flow - net gain minus mortgage principal repayments. This is the actual amount of money which will accrue to the owners each year from the property.

Owner Type: EXISTING ELDERLY OWNER
No Equity

Conversion Type: One-Bedroom Basement Apartment

SECTION A: CAPITAL COSTS AND FINANCING

Acquisition Costs:	
Property Cost	$0
Closing Costs	$0
Subtotal	$0
Conversion Costs	$25,000
Holding Costs	$0
Total Costs	$25,000
Equity	$0
Remainder to Finance	$25,000

SECTION B: UNDERLYING ASSUMPTIONS

1. Interest Rate:		12 %
2. Amortization Period:		25 years
3. Payment factor:		10.319 per $1,000
4. Rate of Inflation:		5 %
5. Annual rent increase		5 %
6. Type/no./monthly rent per unit:		
Bachelor		
1 bedroom	1	$640
2+ bedroom		
7. Total Initial Annual Rents:		$7,680
8. Vacancy allowance:		5 %

SECTION C: ANNUAL REVENUES AND COSTS

	Converted Space						
	Year 1	Year 2	Year 3	Year 4	Year 5	Total Years 6-10	Total 10 Years
Revenues:							
Rent	$7,680	$8,064	$8,467	$8,891	$9,335	$54,161	$96,598
Vacancy Allowance	$384	$403	$423	$445	$467	$2,708	$4,830
Net Rent	$7,296	$7,661	$8,044	$8,446	$8,868	$51,453	$91,768
Costs:							
Insurance	$190	$200	$209	$220	$231	$1,340	$2,390
Taxes	$560	$588	$617	$648	$681	$3,949	$7,044
Operating costs	$830	$872	$915	$961	$1,009	$5,853	$10,440
Total	$1,580	$1,659	$1,742	$1,829	$1,920	$11,143	$19,873
Net Revenue	$5,716	$6,002	$6,302	$6,617	$6,948	$40,311	$71,895
Mortgage Repayments	$3,096	$3,096	$3,096	$3,096	$3,096	$15,479	$30,957
Cash Flow	$2,620	$2,906	$3,206	$3,521	$3,852	$24,832	$40,938

: **Owner Type:** EXISTING ELDERLY OWNER
No Equity

Conversion Type: Two-Bedroom Apartment Above Grade in Existing House

SECTION A: CAPITAL COSTS AND FINANCING

Acquisition Costs:	
Property Cost	$0
Closing Costs	$0
Subtotal	$0
Conversion Costs	$40,000
Holding Costs	$0
Total Costs	$40,000
Equity	$0
Remainder to Finance	$40,000

SECTION B: UNDERLYING ASSUMPTIONS

1. Interest Rate: 12 %
2. Amortization Period: 25 years
3. Payment factor: 10.319 per $1,000
4. Rate of Inflation: 5 %
5. Annual rent increase 5 %
6. Type/no./monthly
   rent per unit:
   Bachelor
   1 bedroom
   2+ bedroom 1 $960
7. Total Initial Annual Rents: $11,520
8. Vacancy allowance: 5 %

SECTION C: ANNUAL REVENUES AND COSTS

	Converted Space						
	Year 1	Year 2	Year 3	Year 4	Year 5	Total Years 6-10	Total 10 Years
Revenues:							
Rent	$11,520	$12,096	$12,701	$13,336	$14,003	$81,242	$144,897
Vacancy Allowance	$576	$605	$635	$667	$700	$4,062	$7,245
Net Rent	$10,944	$11,491	$12,066	$12,669	$13,303	$77,180	$137,652
Costs:							
Insurance	$190	$200	$209	$220	$231	$1,340	$2,390
Taxes	$560	$588	$617	$648	$681	$3,949	$7,044
Operating costs	$830	$872	$915	$961	$1,009	$5,853	$10,440
Total	$1,580	$1,660	$1,742	$1,829	$1,920	$11,143	$19,873
Net Revenue	$9,364	$9,832	$10,324	$10,840	$11,382	$66,037	$117,779
Mortgage Repayment	$4,953	$4,953	$4,953	$4,953	$4,953	$24,766	$49,531
Cash Flow	$4,411	$4,879	$5,371	$5,887	$6,429	$41,272	$68,248

:

: **Owner Type:** EXISTING ELDERLY OWNER
No Equity

Conversion Type: Two-Bedroom Apartment in Addition to House

SECTION A: CAPITAL COSTS AND FINANCING

Acquisition Costs:	
Property Cost	$0
Closing Costs	$0
Subtotal	$0
Conversion Costs	$100,000
Holding Costs	$0
Total Costs	$100,000
Equity	$0
Remainder to Finance	$100,000

SECTION B: UNDERLYING ASSUMPTIONS

1. Interest Rate:		12 %
2. Amortization Period:		25 years
3. Payment factor:		10.319 per $1,000
4. Rate of Inflation:		5 %
5. Annual rent increase		5 %
6. Type/no./monthly rent per unit:		
Bachelor		
1 bedroom		
2+ bedroom	1	$960
7. Total Initial Annual Rents:		$11,520
8. Vacancy allowance:		5 %

SECTION C: ANNUAL REVENUES AND COSTS

	Converted Space						
	Year 1	Year 2	Year 3	Year 4	Year 5	Total Years 6-10	Total 10 Years
Revenues:							
Rent	$11,520	$12,096	$12,701	$13,336	$14,003	$81,242	$144,897
Vacancy Allowance	$576	$605	$635	$667	$700	$4,062	$7,245
Net Rent	$10,944	$11,491	$12,066	$12,669	$13,303	$77,180	$137,652
Costs:							
Insurance	$190	$200	$209	$220	$231	$1,340	$2,390
Taxes	$560	$588	$617	$648	$681	$3,949	$7,044
Operating costs	$830	$872	$915	$961	$1,009	$5,853	$10,440
Total	$1,580	$1,659	$1,742	$1,829	$1,920	$11,143	$19,873
Net Revenue	$9,364	$9,832	$10,324	$10,840	$11,382	$66,037	$117,779
Mortgage Repayment	$12,383	$12,383	$12,383	$12,383	$12,383	$61,914	$123,828
Cash Flow	($3,019)	($2,551)	($2,059)	($1,543)	($1,001)	$4,123	($6,049)

:

:Owner Type: FIRST-TIME BUYER
$50,000 Equity

Conversion Type: One-Bedroom Basement Apartment

SECTION A: CAPITAL COSTS AND FINANCING

	Converted Building	Unconverted Building
Acquisition Costs:		
Property Cost	$213,000	$213,000
Closing Costs	$1,500	$1,500
Subtotal	$214,500	$214,500
Conversion Costs	$25,000	$0
Holding Costs	$0	$0
Total Costs	$239,500	$214,500
Equity	$50,000	$50,000
Remainder to Finance	$189,500	$164,500

SECTION B: UNDERLYING ASSUMPTIONS

1. Interest Rate: 12 %
2. Amortization Period: 25 years
3. Payment factor: 10.319 per $1,000
4. Rate of inflation: 5 %
5. Annual rent increase: 5 %

6. Type/no./monthly rent per unit:	Converted Bldg.		Unconverted Bldg.
Bachelor			
1 bedroom	1	$640	
2+ bedroom			
7. Total Initial Annual Rents:		$7,680	$0

8. Vacancy allowance: 5 %

SECTION C: ANNUAL REVENUES AND COSTS

	Converted Building							Unconverted Building							Difference						
	Year 1	Year 2	Year 3	Year 4	Year 5	Total Years 6-10	Total 10 Years	Year 1	Year 2	Year 3	Year 4	Year 5	Total Years 6-10	Total 10 Years	Year 1	Year 2	Year 3	Year 4	Year 5	Total Years 6-10	Total 10 Years
Revenues:																					
Rent	$5,120	$8,064	$8,467	$8,891	$9,335	$54,161	$94,038	$0	$0	$0	$0	$0	$0	$0	$5,120	$8,064	$8,467	$8,891	$9,335	$54,161	$94,038
Vacancy Allowance	$256	$403	$423	$445	$467	$2,708	$4,702	$0	$0	$0	$0	$0	$0	$0	$256	$403	$423	$445	$467	$2,708	$4,702
Net Rent	$4,864	$7,661	$8,044	$8,446	$8,868	$51,453	$89,336	$0	$0	$0	$0	$0	$0	$0	$4,864	$7,661	$8,044	$8,446	$8,868	$51,453	$89,336
Rental Costs:																					
Insurance	$127	$200	$209	$220	$231	$1,340	$2,327	$0	$0	$0	$0	$0	$0	$0	$127	$200	$209	$220	$231	$1,340	$2,327
Taxes	$375	$588	$617	$648	$681	$3,949	$6,858	$0	$0	$0	$0	$0	$0	$0	$375	$588	$617	$648	$681	$3,949	$6,858
Operating costs	$556	$872	$915	$961	$1,009	$5,853	$10,166	$0	$0	$0	$0	$0	$0	$0	$556	$872	$915	$961	$1,009	$5,853	$10,166
Total	$1,058	$1,660	$1,742	$1,829	$1,920	$11,143	$19,352	$0	$0	$0	$0	$0	$0	$0	$1,058	$1,660	$1,742	$1,829	$1,920	$11,143	$19,352
Net Revenue	$3,806	$6,002	$6,302	$6,617	$6,948	$40,311	$69,985	$0	$0	$0	$0	$0	$0	$0	$3,806	$6,002	$6,302	$6,617	$6,948	$40,311	$69,985
Mortgage Repayment	$23,465	$23,465	$23,465	$23,465	$23,465	$117,327	$234,654	$20,370	$20,370	$20,370	$20,370	$20,370	$101,849	$203,697	$3,096	$3,096	$3,096	$3,096	$3,096	$15,478	$30,957
Cash Flow	($19,660)	($17,464)	($17,164)	($16,848)	($16,518)	($77,016)	($164,669)	($20,370)	($20,370)	($20,370)	($20,370)	($20,370)	($101,849)	($203,697)	$710	$2,906	$3,206	$3,521	$3,852	$24,832	$39,028

:

Owner Type: FIRST-TIME BUYER
$50,000 Equity

Conversion Type: Two-Bedroom Apartment Above Grade in Existing House

SECTION A: CAPITAL COSTS AND FINANCING

	Converted Building	Unconverted Building
Acquisition Costs:		
Property Cost	$213,000	$213,000
Closing Costs	$1,500	$1,500
Subtotal	$214,500	$214,500
Conversion Costs	$40,000	$0
Holding Costs	$0	$0
Total Costs	$254,500	$214,500
Equity	$50,000	$50,000
Remainder to Finance	$204,500	$164,500

SECTION B: UNDERLYING ASSUMPTIONS

1. Interest Rate: 12 %
2. Amortization Period: 25 years
3. Payment factor: 10.319 per $1,000
4. Rate of Inflation: 5 %
5. Annual rent increase: 5 %

6. Type/no./monthly rent per unit:	Converted Bldg.		Unconverted Bldg.
Bachelor			
1 bedroom			
2+ bedroom	1	960	
7. Total Initial Annual Rents:	$11,520		$0
8. Vacancy allowance:	5 %		

SECTION C: ANNUAL REVENUES AND COSTS

	Converted Building							Unconverted Building							Difference						
	Year 1	Year 2	Year 3	Year 4	Year 5	Total Years 6-10	Total 10 Years	Year 1	Year 2	Year 3	Year 4	Year 5	Total Years 6-10	Total 10 Years	Year 1	Year 2	Year 3	Year 4	Year 5	Total Years 6-10	Total 10 Years
Revenues:																					
Rent	$7,680	$12,096	$12,701	$13,336	$14,003	$81,242	$141,057	$0	$0	$0	$0	$0	$0	$0	$7,680	$12,096	$12,701	$13,336	$14,003	$81,242	$141,057
Vacancy Allowance	$384	$605	$635	$667	$700	$4,062	$7,053	$0	$0	$0	$0	$0	$0	$0	$384	$605	$635	$667	$700	$4,062	$7,053
Net Rent	$7,296	$11,491	$12,066	$12,669	$13,303	$77,180	$134,004	$0	$0	$0	$0	$0	$0	$0	$7,296	$11,491	$12,066	$12,669	$13,303	$77,180	$134,004
Rental Costs:																					
Insurance	$127	$200	$209	$220	$231	$1,340	$2,327	$0	$0	$0	$0	$0	$0	$0	$127	$200	$209	$220	$231	$1,340	$2,327
Taxes	$375	$588	$617	$648	$681	$3,949	$6,859	$0	$0	$0	$0	$0	$0	$0	$375	$588	$617	$648	$681	$3,949	$6,859
Operating costs	$556	$872	$915	$961	$1,009	$5,853	$10,166	$0	$0	$0	$0	$0	$0	$0	$556	$872	$915	$961	$1,009	$5,853	$10,166
Total	$1,058	$1,660	$1,742	$1,829	$1,920	$11,143	$19,352	$0	$0	$0	$0	$0	$0	$0	$1,058	$1,660	$1,742	$1,829	$1,920	$11,143	$19,352
Net Revenue	$6,237	$9,832	$10,324	$10,840	$11,382	$66,037	$114,653	$0	$0	$0	$0	$0	$0	$0	$6,237	$9,832	$10,324	$10,840	$11,382	$66,037	$114,653
Mortgage Repayment	$25,323	$25,323	$25,323	$25,323	$25,323	$126,614	$253,228	$20,370	$20,370	$20,370	$20,370	$20,370	$101,849	$203,697	$4,953	$4,953	$4,953	$4,953	$4,953	$24,766	$49,531
Cash Flow	($19,086)	($15,491)	($14,999)	($14,483)	($13,941)	($60,577)	($138,575)	($20,370)	($20,370)	($20,370)	($20,370)	($20,370)	($101,849)	($203,697)	$1,284	$4,879	$5,371	$5,887	$6,429	$41,272	$65,122

Owner Type: FIRST-TIME BUYER
$50,000 Equity

Conversion Type: Two-Bedroom Apartment in Addition to House

SECTION A: CAPITAL COSTS AND FINANCING

	Converted Building	Unconverted Building
Acquisition Costs:		
Property Cost	$213,000	$213,000
Closing Costs	$1,500	$1,500
Subtotal	$214,500	$214,500
Conversion Costs	$100,000	$0
Holding Costs	$0	$0
Total Costs	$314,500	$214,500
Equity	$50,000	$50,000
Remainder to Finance	$264,500	$164,500

SECTION B: UNDERLYING ASSUMPTIONS

1. Interest Rate: 12 %
2. Amortization Period: 25 years
3. Payment factor: 10.319 per $1,000
4. Rate of Inflation: 5 %
5. Annual rent increase: 5 %
6. Type/no./monthly rent per unit:

	Converted Bldg.		Unconverted Bldg.
Bachelor			
1 bedroom			
2+ bedroom	1	$960	

7. Total Initial Annual Rents: $11,520 $0
8. Vacancy allowance: 5 %

SECTION C: ANNUAL REVENUES AND COSTS

	Converted Building						
	Year 1	Year 2	Year 3	Year 4	Year 5	Total Years 6-10	Total 10 Years
Revenues:							
Rent	$7,680	$12,096	$12,701	$13,336	$14,003	$81,242	$141,057
Vacancy Allowance	$384	$605	$635	$667	$700	$4,062	$7,053
Net Rent	$7,296	$11,491	$12,066	$12,669	$13,303	$77,180	$134,004
Rental Costs:							
Insurance	$127	$200	$209	$220	$231	$1,340	$2,327
Taxes	$375	$588	$617	$648	$681	$3,949	$6,859
Operating costs	$556	$872	$915	$961	$1,009	$5,853	$10,166
Total	$1,058	$1,659	$1,742	$1,829	$1,920	$11,143	$19,352
Net Revenue	$6,237	$9,832	$10,324	$10,840	$11,382	$66,037	$114,653
Mortgage Repayment	$32,753	$32,753	$32,753	$32,753	$32,753	$163,763	$327,525
Cash Flow	($26,515)	($22,920)	($22,429)	($21,913)	($21,371)	($97,725)	($212,872)

	Unconverted Building						
	Year 1	Year 2	Year 3	Year 4	Year 5	Total Years 6-10	Total 10 Years
Revenues:							
Rent	$0	$0	$0	$0	$0	$0	$0
Vacancy Allowance	$0	$0	$0	$0	$0	$0	$0
Net Rent	$0	$0	$0	$0	$0	$0	$0
Rental Costs:							
Insurance	$0	$0	$0	$0	$0	$0	$0
Taxes	$0	$0	$0	$0	$0	$0	$0
Operating costs	$0	$0	$0	$0	$0	$0	$0
Total	$0	$0	$0	$0	$0	$0	$0
Net Revenue	$0	$0	$0	$0	$0	$0	$0
Mortgage Repayment	$20,370	$20,370	$20,370	$20,370	$20,370	$101,848	$203,697
Cash Flow	($20,370)	($20,370)	($20,370)	($20,370)	($20,370)	($101,848)	($203,697)

	Difference						
	Year 1	Year 2	Year 3	Year 4	Year 5	Total Years 6-10	Total 10 Years
Revenues:							
Rent	$7,680	$12,096	$12,701	$13,336	$14,003	$81,242	$141,057
Vacancy Allowance	$384	$605	$635	$667	$700	$4,062	$7,053
Net Rent	$7,296	$11,491	$12,066	$12,669	$13,303	$77,180	$134,004
Rental Costs:							
Insurance	$127	$200	$209	$220	$231	$1,340	$2,327
Taxes	$375	$588	$617	$648	$681	$3,949	$6,859
Operating costs	$556	$872	$915	$961	$1,009	$5,853	$10,166
Total	$1,058	$1,659	$1,742	$1,829	$1,920	$11,143	$19,352
Net Revenue	$6,237	$9,832	$10,324	$10,840	$11,382	$66,037	$114,653
Mortgage Repayment	$12,382	$12,383	$12,383	$12,383	$12,383	$61,914	$123,828
Cash Flow	($6,145)	($2,551)	($2,059)	($1,543)	($1,001)	$4,123	($9,176)

Owner Type: INDIVIDUAL INVESTOR
$60,000 Equity

Conversion Type: One-Bedroom Basement Apartment

SECTION A: CAPITAL COSTS AND FINANCING

	Converted Building	Unconverted Building
Acquisition Costs:		
Property Cost	$213,000	$213,000
Closing Costs	$1,500	$1,500
Subtotal	$214,500	$214,500
Conversion Costs	$25,000	$0
Holding Costs	$7,020	$0
Total Costs	$246,520	$214,500
Equity	$60,000	$60,000
Remainder to Finance	$186,520	$154,500

SECTION B: UNDERLYING ASSUMPTIONS

1. Interest Rate: 12 %
2. Amortization Period: 25 years
3. Payment factor: 10.310 per $1,000
4. Rate of Inflation: 5 %
5. Annual rent increase: 5 %

6. Type/no./monthly rent per unit:	Converted Bldg.		Unconverted Bldg.	
Bachelor				
1 bedroom	1	$600		
2+ bedroom	1	$1,000	1	$1,230
7. Total Initial Annual Rents:	$19,200		$14,760	

8. Vacancy allowance: 5 %
9. Marginal Tax Rate 50 %

SECTION C: ANNUAL REVENUES AND COSTS

Converted Building	Year 1	Year 2	Year 3	Year 4	Year 5	Total Years 6-10	Total 10 Years
Revenues:							
Rent	$12,800	$20,160	$21,168	$22,226	$23,338	$135,403	$235,096
Vacancy Allowance	$640	$1,008	$1,058	$1,111	$1,167	$6,770	$11,755
Net Rent	$12,160	$19,152	$20,110	$21,115	$22,171	$128,633	$223,341
Rental Costs:							
Mortgage (Interest)	$15,342	$22,870	$22,685	$22,473	$22,238	$106,448	$212,077
Insurance	$480	$504	$529	$556	$583	$3,385	$6,037
Taxes	$2,260	$2,373	$2,492	$2,616	$2,747	$15,938	$28,426
Operating costs	$2,310	$2,426	$2,547	$2,674	$2,808	$16,291	$29,056
Total	$20,392	$28,173	$28,253	$28,319	$28,377	$142,082	$275,596
Net Revenue	($8,232)	($9,021)	($8,143)	($7,204)	($6,206)	($13,449)	($52,255)
Tax Position:							
Net Revenue	($8,232)	($9,021)	($8,143)	($7,204)	($6,206)	($13,449)	($52,255)
Soft Costs	$1,500	$0	$0	$0	$0	$0	$1,500
Net Revenue Less Soft Costs	($9,732)	($9,021)	($8,143)	($7,204)	($6,206)	($13,449)	($53,755)
CCA Deduction	$0	$0	$0	$0	$0	$0	$0
Taxable Income from Property	($9,732)	($9,021)	($8,143)	($7,204)	($6,206)	($13,449)	($53,755)
Taxes	($4,866)	($4,510)	($4,072)	($3,602)	($3,103)	($6,724)	($26,877)
Interest During Construction	$7,604	$0	$0	$0	$0	$0	$7,604
Net Gain	($11,060)	($4,510)	($4,072)	($3,602)	($3,103)	($6,724)	($33,071)
Principal Repayments	$1,309	$1,465	$1,640	$1,861	$2,096	$15,203	$23,576
Cash Flow	($12,369)	($5,975)	($5,712)	($5,463)	($5,199)	($21,928)	($56,647)

Unconverted Building	Year 1	Year 2	Year 3	Year 4	Year 5	Total Years 6-10	Total 10 Years
Revenues:							
Rent	$14,760	$15,498	$16,273	$17,087	$17,941	$104,092	$185,651
Vacancy Allowance	$738	$775	$814	$854	$897	$5,205	$9,283
Net Rent	$14,022	$14,723	$15,459	$16,233	$17,044	$98,887	$176,367
Rental Costs:							
Mortgage (Interest)	$19,282	$19,144	$18,989	$18,812	$18,615	$88,121	$183,963
Insurance	$320	$336	$353	$370	$389	$2,257	$4,025
Taxes	$1,690	$1,775	$1,863	$1,956	$2,054	$11,919	$21,257
Operating costs	$1,580	$1,659	$1,742	$1,829	$1,920	$11,143	$19,873
Total	$22,872	$22,914	$22,947	$22,967	$22,979	$114,430	$229,117
Net Revenue	($8,850)	($8,191)	($7,488)	($6,735)	($5,935)	($15,551)	($52,750)
Tax Position:							
Net Revenue	($8,850)	($8,191)	($7,488)	($6,735)	($5,935)	($15,551)	($52,750)
Soft Costs	$1,500	$0	$0	$0	$0	$0	$1,500
Net Revenue Less Soft Costs	($10,350)	($8,191)	($7,488)	($6,735)	($5,935)	($15,551)	($54,250)
CCA Deduction	$0	$0	$0	$0	$0	$0	$0
Taxable Income from Property	($10,350)	($8,191)	($7,488)	($6,735)	($5,935)	($15,551)	($54,250)
Taxes	($5,175)	($4,095)	($3,744)	($3,368)	($2,967)	($7,776)	($27,125)
Interest During Construction	$0	$0	$0	$0	$0	$0	$0
Net Gain	($3,675)	($4,095)	($3,744)	($3,368)	($2,967)	($7,776)	($25,625)
Principal Repayments	$1,097	$1,226	$1,381	$1,556	$1,755	$12,726	$19,734
Cash Flow	($4,763)	($5,321)	($5,125)	($4,924)	($4,722)	($20,504)	($45,359)

Difference	Year 1	Year 2	Year 3	Year 4	Year 5	Total Years 6-10	Total 10 Years
Revenues:							
Rent	($1,960)	$4,662	$4,895	$5,140	$5,397	$31,312	$49,446
Vacancy Allowance	($98)	$233	$245	$257	$270	$1,565	$2,472
Net Rent	($1,862)	$4,429	$4,651	$4,883	$5,127	$29,746	$46,974
Rental Costs:							
Mortgage (Interest)	($3,940)	$3,726	$3,696	$3,661	$3,623	$18,327	$28,115
Insurance	$160	$168	$176	$186	$194	$1,128	$2,012
Taxes	$570	$598	$629	$660	$693	$4,020	$7,169
Operating costs	$730	$767	$805	$845	$887	$5,148	$9,182
Total	($2,481)	$5,259	$5,306	$5,352	$5,398	$27,644	$46,479
Net Revenue	$618	($830)	($656)	($469)	($271)	$2,103	$495
Tax Position:							
Net Revenue	$618	($830)	($656)	($469)	($271)	$2,103	$495
Soft Costs	$0	$0	$0	$0	$0	$0	$0
Net Revenue Less Soft Costs	$618	($830)	($656)	($469)	($271)	$2,103	$495
CCA Deduction	$0	$0	$0	$0	$0	$0	$0
Taxable Income from Property	$618	($830)	($656)	($469)	($271)	$2,103	$495
Taxes	$309	($415)	($328)	($234)	($136)	$1,051	$248
Interest During Construction	$7,604	$0	$0	$0	$0	$0	$7,604
Net Gain	($7,385)	($415)	($328)	($234)	($136)	$1,051	($7,446)
Principal Repayments	$212	$239	$259	$303	$342	$2,477	$3,841
Cash Flow	($7,596)	($654)	($587)	($536)	($477)	($1,426)	($11,288)

Owner Type: INDIVIDUAL INVESTOR
$50,000 Equity

Conversion Type: Two-Bedroom Apartment in Addition to House

SECTION A: CAPITAL COSTS AND FINANCING

	Converted Building	Unconverted Building
Acquisition Costs:		
Property Cost	$213,000	$213,000
Closing Costs	$1,500	$1,500
Subtotal	$214,500	$214,500
Conversion Costs	$100,000	$0
Holding Costs	$8,520	$0
Total Costs	$323,020	$214,500
Equity	$50,000	$50,000
Remainder to Finance	$273,020	$164,500

SECTION B: UNDERLYING ASSUMPTIONS

1. Interest Rate: 12 %
2. Amortization Period: 25 years
3. Payment factor: 10.319 per $1,000
4. Rate of inflation: 5 %
5. Annual rent increase: 5 %
6. Type/no./monthly rent per unit:

	Converted Bldg.		Unconverted Bldg.	
Bachelor				
1 bedroom				
2+ bedroom	2	$960	1	$1,230

7. Total Initial Annual Rents: $23,040 $14,760
8. Vacancy allowance: 5 %
9. Marginal Tax Rate 50 %

SECTION C: ANNUAL REVENUES AND COSTS

	Converted Building							Unconverted Building							Difference						
	Year 1	Year 2	Year 3	Year 4	Year 5	Total Years 6-10	Total 10 Years	Year 1	Year 2	Year 3	Year 4	Year 5	Total Years 6-10	Total 10 Years	Year 1	Year 2	Year 3	Year 4	Year 5	Total Years 6-10	Total 10 Years
Revenues:																					
Rent	$15,360	$24,192	$25,402	$26,672	$28,005	$162,484	$282,115	$14,760	$15,498	$16,273	$17,087	$17,941	$104,091	$185,650	$600	$8,694	$9,129	$9,585	$10,064	$58,393	$96,465
Vacancy Allowance	$768	$1,210	$1,270	$1,334	$1,400	$8,124	$14,106	$738	$775	$814	$854	$897	$5,205	$9,282	$30	$435	$456	$479	$503	$2,920	$4,823
Net Rent	$14,592	$22,982	$24,132	$25,338	$26,605	$154,360	$268,009	$14,022	$14,723	$15,459	$16,232	$17,044	$98,887	$176,367	$570	$8,259	$8,672	$9,106	$9,561	$55,473	$91,642
Rental Costs:																					
Mortgage (Interest)	$21,314	$31,773	$31,516	$31,222	$30,895	$147,913	$294,633	$19,282	$19,144	$18,989	$18,812	$18,615	$89,121	$183,963	$2,032	$12,629	$12,527	$12,410	$12,280	$58,793	$110,671
Insurance	$480	$504	$529	$556	$583	$3,385	$6,037	$320	$336	$353	$370	$389	$2,257	$4,025	$160	$168	$176	$185	$194	$1,128	$2,012
Taxes	$2,260	$2,373	$2,492	$2,616	$2,747	$15,938	$28,426	$1,690	$1,775	$1,863	$1,956	$2,054	$11,918	$21,257	$570	$598	$628	$660	$692	$4,020	$7,169
Operating costs	$2,310	$2,426	$2,547	$2,674	$2,808	$16,291	$29,055	$1,580	$1,659	$1,742	$1,829	$1,920	$11,143	$19,873	$730	$767	$805	$845	$887	$5,148	$9,182
Total	$26,364	$37,075	$37,084	$37,068	$37,034	$183,527	$358,152	$22,872	$22,913	$22,947	$22,968	$22,979	$114,438	$229,117	$3,492	$14,162	$14,137	$14,100	$14,055	$69,089	$129,034
Net Revenue	($11,772)	($14,093)	($12,952)	($11,730)	($10,429)	($29,167)	($90,143)	($8,850)	($8,190)	($7,488)	($6,735)	($5,935)	($15,551)	($52,750)	($2,922)	($5,903)	($5,464)	($4,994)	($4,494)	($13,616)	($37,393)
Tax Position:																					
Net Revenue	($11,772)	($14,093)	($12,952)	($11,730)	($10,429)	($29,167)	($90,143)	($8,850)	($8,190)	($7,488)	($6,735)	($5,935)	($15,551)	($52,750)	($2,922)	($5,903)	($5,464)	($4,994)	($4,494)	($13,616)	($37,393)
Soft Costs	$1,500	$0	$0	$0	$0	$0	$1,500	$1,500	$0	$0	$0	$0	$0	$1,500	$0	$0	$0	$0	$0	$0	$0
Net Revenue Less Soft Costs	($13,272)	($14,093)	($12,952)	($11,730)	($10,429)	($29,167)	($91,643)	($10,350)	($8,190)	($7,488)	($6,735)	($5,935)	($15,551)	($54,250)	($2,922)	($5,903)	($5,464)	($4,994)	($4,494)	($13,616)	($37,393)
CCA Deduction	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Taxable Income from Property	($13,272)	($14,093)	($12,952)	($11,730)	($10,429)	($29,167)	($91,643)	($10,350)	($8,190)	($7,488)	($6,735)	($5,935)	($15,551)	($54,250)	($2,922)	($5,903)	($5,464)	($4,994)	($4,494)	($13,616)	($37,393)
Taxes	($6,636)	($7,046)	($6,476)	($5,865)	($5,214)	($14,584)	($45,821)	($5,175)	($4,095)	($3,744)	($3,368)	($2,967)	($7,776)	($27,125)	($1,461)	($2,951)	($2,732)	($2,497)	($2,247)	($6,808)	($18,696)
Interest During Construction	$10,689	$0	$0	$0	$0	$0	$10,689	$0	$0	$0	$0	$0	$0	$0	$10,689	$0	$0	$0	$0	$0	$10,689
Net Gain	($15,825)	($7,046)	($6,476)	($5,865)	($5,214)	($14,584)	($55,010)	($3,675)	($4,095)	($3,744)	($3,368)	($2,967)	($7,776)	($25,625)	($12,150)	($2,951)	($2,732)	($2,497)	($2,247)	($6,808)	($29,385)
Principal Repayments	$1,805	$2,035	$2,291	$2,586	$2,912	$21,124	$32,753	$1,087	$1,226	$1,381	$1,558	$1,755	$12,728	$19,734	$717	$809	$911	$1,028	$1,157	$8,397	$13,019
Cash Flow	($17,630)	($9,081)	($8,768)	($8,451)	($8,126)	($35,708)	($87,763)	($4,763)	($5,321)	($5,125)	($4,926)	($4,722)	($20,504)	($45,359)	($12,867)	($3,760)	($3,643)	($3,525)	($3,404)	($15,204)	($42,404)

Owner Type: INDIVIDUAL INVESTOR
$50,000 Equity

Conversion Type: Two-Bedroom Apartment Above Grade in Existing House

SECTION A: CAPITAL COSTS AND FINANCING

	Converted Building	Unconverted Building
Acquisition Costs:		
Property Cost	$213,000	$213,000
Closing Costs	$1,500	$1,500
Subtotal	$214,500	$214,500
Conversion Costs	$40,000	$0
Holding Costs	$7,320	$0
Total Costs	$261,820	$214,500
Equity	$50,000	$50,000
Remainder to Finance	$211,820	$164,500

SECTION B: UNDERLYING ASSUMPTIONS

1. Interest Rate: 12 %
2. Amortization Period: 25 years
3. Payment factor: 10.319 per $1,000
4. Rate of Inflation: 5 %
5. Annual rent increase: 5 %
6. Type/no./monthly rent per unit:

	Converted Bldg.		Unconverted Bldg.	
Bachelor				
1 bedroom				
2+ bedroom	2	$960	1	$1,230

7. Total Initial Annual Rents: $23,040 $14,760
8. Vacancy allowance: 5 %
9. Marginal Tax Rate 50 %

SECTION C: ANNUAL REVENUES AND COSTS

	Converted Building							Unconverted Building							Difference						
	Year 1	Year 2	Year 3	Year 4	Year 5	Total Years 6-10	Total 10 Years	Year 1	Year 2	Year 3	Year 4	Year 5	Total Years 6-10	Total 10 Years	Year 1	Year 2	Year 3	Year 4	Year 5	Total Years 6-10	Total 10 Years
Revenues:																					
Rent	$15,360	$24,192	$25,402	$26,672	$28,005	$162,484	$282,115	$14,760	$15,498	$16,273	$17,087	$17,941	$104,091	$185,650	$600	$8,694	$9,129	$9,585	$10,064	$58,393	$96,465
Vacancy Allowance	$768	$1,210	$1,270	$1,334	$1,400	$8,124	$14,106	$738	$775	$814	$854	$897	$5,205	$9,282	$30	$435	$456	$479	$503	$2,920	$4,823
Net Rent	$14,592	$22,982	$24,132	$25,338	$26,605	$154,360	$268,009	$14,022	$14,723	$15,459	$16,232	$17,044	$98,887	$176,367	$570	$8,259	$8,672	$9,106	$9,561	$55,473	$91,642
Rental Costs:																					
Mortgage (Interest)	$16,536	$24,651	$24,451	$24,223	$23,970	$114,757	$228,588	$19,282	$19,144	$18,989	$18,812	$18,615	$89,121	$183,963	($2,746)	$5,507	$5,462	$5,411	$5,355	$25,636	$44,625
Insurance	$480	$504	$529	$556	$583	$3,385	$6,037	$320	$336	$353	$370	$389	$2,257	$4,025	$160	$168	$176	$185	$194	$1,128	$2,012
Taxes	$2,260	$2,373	$2,492	$2,616	$2,747	$15,938	$28,426	$1,690	$1,775	$1,863	$1,956	$2,054	$11,918	$21,257	$570	$598	$629	$660	$693	$4,020	$7,169
Operating costs	$2,310	$2,426	$2,547	$2,674	$2,808	$16,291	$29,056	$1,580	$1,659	$1,742	$1,829	$1,920	$11,143	$19,873	$730	$767	$805	$845	$887	$5,148	$9,182
Total	$21,586	$29,953	$30,019	$30,069	$30,108	$150,371	$292,107	$22,872	$22,913	$22,947	$22,967	$22,979	$114,438	$229,117	($1,286)	$7,040	$7,072	$7,102	$7,129	$35,933	$62,990
Net Revenue	($6,994)	($6,971)	($5,888)	($4,731)	($3,503)	$3,989	($24,098)	($8,850)	($8,190)	($7,488)	($6,735)	($5,935)	($15,551)	($52,750)	$1,856	$1,219	$1,600	$2,004	$2,432	$19,540	$28,652
Tax Position:																					
Net Revenue	($6,994)	($6,971)	($5,888)	($4,731)	($3,503)	$3,989	($24,098)	($8,850)	($8,190)	($7,488)	($6,735)	($5,935)	($15,551)	($52,750)	$1,856	$1,219	$1,600	$2,004	$2,432	$19,540	$28,652
Soft Costs	$1,500	$0	$0	$0	$0	$0	$1,500	$1,500	$0	$0	$0	$0	$0	$1,500	$0	$0	$0	$0	$0	$0	$0
Net Revenue Less Soft Costs	($8,494)	($6,971)	($5,888)	($4,731)	($3,503)	$3,989	($25,598)	($10,350)	($8,190)	($7,488)	($6,735)	($5,935)	($15,551)	($54,250)	$1,856	$1,219	$1,600	$2,004	$2,432	$19,540	$28,652
CCA Deduction	$0	$0	$0	$0	$0	$6,978	$6,978	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$6,978	$6,978
Taxable Income from Property	($8,494)	($6,971)	($5,888)	($4,731)	($3,503)	($2,989)	($32,576)	($10,350)	($8,190)	($7,488)	($6,735)	($5,935)	($15,551)	($54,250)	$1,856	$1,219	$1,600	$2,004	$2,432	$12,562	$21,674
Taxes	($4,247)	($3,485)	($2,944)	($2,366)	($1,752)	($1,494)	($16,288)	($5,175)	($4,095)	($3,744)	($3,368)	($2,967)	($7,776)	($27,125)	$928	$610	$800	$1,002	$1,216	$6,281	$10,837
Interest During Construction	$8,293	$0	$0	$0	$0	$0	$8,293	$0	$0	$0	$0	$0	$0	$0	$8,293	$0	$0	$0	$0	$0	$8,293
Net Gain	($11,040)	($3,485)	($2,944)	($2,366)	($1,752)	$5,483	($16,103)	($3,675)	($4,095)	($3,744)	($3,368)	($2,967)	($7,776)	($25,625)	($7,365)	$610	$800	$1,002	$1,216	$13,259	$9,522
Principal Repayments	$1,400	$1,579	$1,778	$2,006	$2,259	$16,389	$25,411	$1,087	$1,226	$1,381	$1,558	$1,755	$12,728	$19,734	$313	$353	$397	$448	$505	$3,661	$5,677
Cash Flow	($12,440)	($5,064)	($4,722)	($4,372)	($4,011)	($10,906)	($41,514)	($4,763)	($5,321)	($5,125)	($4,926)	($4,722)	($20,504)	($45,359)	($7,677)	$257	$403	$554	$711	$9,598	$3,845

Appendix H

CHARACTERISTICS OF TENANTS IN METRO

This appendix provides a brief review of the characteristics of tenant households in Metropolitan Toronto as an indication of the types of tenants likely to occupy converted units in houses in Scarborough. Metropolitan Toronto rather than Scarborough is used as the base geographical unit for this review since it is considered that converted units in the City would be potentially attractive to tenants in other parts of the Metropolitan area as well.

Highlights of a comparison of the ages, types and sizes of tenant and owner households are provided below:

- Tenant households tend to be younger. Forty-two percent of tenant households have heads aged less than 35 years. This is well above the 14 percent figure for owner households.
- The proportion of all tenant households which have heads in the 45-54 and 55-64 age groups is about half that of all owner households.
- The proportion of all renters with heads aged 65 years or more is slightly lower than for all owners.
- Almost half of all tenant households are non-families. This is well above the comparable 17 percent figure for owners. The vast majority of these non-family households are single persons living alone.
- Couples comprise 20 percent of all tenant households. The comparable figure for owners is 25 percent.
- In total, non-family households and couples comprise 69 percent of all tenants compared to 41 percent for owners.
- Relatively few (19 percent) tenant households are conventional husband-wife families with children; in contrast, almost half (48 percent) of owners are husband-wife families with children.
- Single-parent families tend more towards renting (12 percent of all renters) compared to 7 percent of all owners.
- Relatively few renters are multi-family households.
- In terms of household sizes, renter households clearly tend to be smaller than owner households. Two-thirds of renter households have only one or two people compared to 45 percent for owner households.

- Less than 20 percent of renter households have four or more people compared to 35 percent for owner households.

From this description of tenants in Metro Toronto in general, the types of tenants most likely to occupy converted units in Scarborough would be young non-family households (mostly single persons), and couples without children. There would be less demand from families with children (including single-parent families); however, these types of households could comprise about 30 percent of the tenants in these units.

CHARACTERISTICS OF OWNER AND TENANT HOUSEHOLDS
METROPOLITAN TORONTO, 1986

	Tenants	Owners	All Households	Tenants	Owners	All Households
	Number of Households			Percent		
Age of Head						
15-24	38,195	4,035	42,230	9.5	1.0	5.2
25-34	130,185	53,670	183,855	32.3	13.0	22.5
35-44	79,365	90,750	170,115	19.7	21.9	20.8
45-54	45,585	90,480	136,065	11.3	21.9	16.7
55-64	42,915	91,505	134,420	10.7	22.1	16.5
65 Or Over	66,540	83,210	149,750	16.5	20.1	18.3
Total	402,785	413,650	816,435	100.0	100.0	100.0
Household Type						
Non-Family						
1 Person	161,080	51,770	212,850	40.0	12.5	26.1
2 Or More Persons	36,320	16,550	52,870	9.0	4.0	6.5
Family						
Husband-Wife (No Children)	80,080	103,065	183,145	19.9	24.9	22.4
Husband-Wife (With Children)	74,965	196,500	271,465	18.6	47.5	33.2
Single-Parent	46,460	30,780	77,240	11.5	7.4	9.5
Multi-Family	3,900	14,990	18,890	1.0	3.6	2.3
Total	402,805	413,655	816,460	100.0	100.0	100.0
Household Size [a]						
1 Person	161,080	51,765	212,845	40.0	12.5	26.1
2	106,593	135,727	242,320	26.5	32.8	29.7
3	57,555	80,370	137,925	14.3	19.4	16.9
4 Or More	77,577	145,768	223,345	19.3	35.2	27.4
Total	402,805	413,630	816,435	100.0	100.0	100.0

[a] Owner and tenant estimates by Clayton Research Associates based on Census data for all households.

Source: 1986 Census of Canada.

Appendix I

IMPACT OF CONVERTED UNITS ON NEIGHBOURING PROPERTY VALUES

This presents a brief review of the findings of the study The Impact of Conversions on Neighbourhoods: Property Values and Perceptions prepared by Ekos Research Associates Inc. for the Ministry of Housing in 1987.

Ekos Research undertook an analysis of the changes in property values among houses which neighboured converted houses compared to changes in property values among a control group of houses. The main conclusion of the study is summarized in the following statement:

"Based on our research design we can say that:

i) There is no empirical evidence to suggest that conversions caused declines in the property values of adjacent properties.

Although we do not have definitive causal evidence it appears possible that:

ii) Conversions may actually increase the economic vitality of immediately neighbouring properties."*

The study found that in the sample of properties which were studied, those which neighboured converted units actually increased more in value (by about $5,000 on average) than those in the control group. While this result is considered not to be statistically significant, it does confirm the conclusion that conversions are at least not a negative factor on neighbouring property values.

In addition to the empirical evidence with respect to changes in the selling prices of properties, the study also found several other factors which support the conclusion that there are no negative impacts on neighbouring property values as a result of conversions:

- People living next to converted units were no more likely to perceive problems with aesthetics, traffic, resale values and neighbourhood quality of life in their neighbourhoods than people living next to (unconverted) control group properties.

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* Ekos Research Inc., The Impact of Conversions on Neighbourhoods: Property Values and Perceptions, prepared for the Ministry of Housing, 1987, page 17.

- When asked directly to rate the impact of conversions (which did not alter the buildings' exterior) on their perceptions of the same issues, respondents felt that both parking and street traffic would be adversely affected. The fact that respondents perceive greater problems with conversions than they have actually experienced leads the authors to conclude that "the perceived problems are more apparent than real" (page 29).

- A visual comparison of properties indicated no difference in the level of maintenance and physical condition of the actual properties which had been converted and their neighbours compared to properties in the control group.

- In the vast majority of cases, respondents in both the control group and those living near a converted dwelling indicated that the presence of conversions in the neighbourhood had no impact on their decision to purchase their dwelling.

Appendix J

Scarborough:
Maturing Neighbourhoods

Working Paper # 1:
Identification Of Typical Neighbourhoods

August 1988

Berridge Lewinberg Greenberg
George P. Marketing Communications
Clayton Research Associates Ltd.

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APPENDICES

Appendix A: The Socio-economic Nature of Scarborough Residential Areas.

Appendix B: Checking the Consistency of the Neighborhood Typology.

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LIST OF MAPS AND FIGURES

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1.1 Type 1
1.2 Type 2A
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Map 2. **Scarborough Housing / Neighborhood Analysis***

Map 3. **Selected Study Areas**

Exhibit 3.1 **Socio-economic Charactertistiics of Selected Neighbourhoods**

Map 4. **Study Areas:**

Map 4.1 Clairlea
Map 4.2 Cliffside
Map 4.3 Woburn
Map 4.4 Steeles
Map 4.5 West Hill

Exhibit 5. **Typical Houses in Study Areas***

5.1 Study Area 1: Clairlea (Type 1)
5.2 Study Area 2: Cliffside Type 2a)
5.3 Study Area 3: Woburn (Types 2b and 4)
5.4 Study Area 4: Steeles (Type 3)
5.5 Study Area 5: West Hill (Type 5)

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* These maps and photographs will be available on board format only for public presentations.

1. INTRODUCTION

The purpose of this initial stage of the **Scarborough: Maturing Neighbourhoods** study was to select a few neighbourhoods which would generally represent typical neighbourhoods found throughout the City. The neighbourhoods selected will be used as case studies in the analysis of residential intensification in Scarborough. What follows is a summary of how these neighbourhoods were identified and a description of each neighbourhood selected.

2. METHODOLOGY FOR IDENTIFICATION OF SELECTED NEIGHBOURHOODS

2.1 Selection Process

The focus of the study is residential intensification in low density residential areas. In order to identify the 'typical Scarborough neighbourhoods' for further in-depth study the following steps were undertaken.

An analysis of Census information, providing a socio-economic profile of Scarborough's residential areas. From this analysis some spatial trends emerged, particularly in terms of the age of the housing stock and of dwelling owners (see Appendix A). Although providing a significant amount of useful information on the socio-economic characteristics of Scarborough's households, this analysis did not result in any clear cut pattern of neighbourhoods. A decision was made that, given that intensification most often means the physical conversion of houses, it was agreed that house type would provide a more appropriate basis for defining neighbourhoods.

A review of planning documents was undertaken.

A windshield survey was designed to identify the 'typical house types' in Scarborough's neighbourhoods.

All of Scarborough's residential areas were then categorized according to the five dominant house types identified. On this basis we were able to divide Scarborough's residential areas into distinct neighbourhoods.

A second round of socio-economic analysis, again based on Census data, was then undertaken. This was intended to ascertain the types of households living in each neighbourhood, and to determine the extent of social and economic variation amongst neighbourhoods based on the same housing type.

Finally, five neighbourhoods were selected from amongst all of Scarborough's neighbourhoods, to serve as case study neighbourhoods.

This procedure and the results at each stage are outlined in more detail below.

2.2 House Types in Scarborough

In Scarborough, individual house types tend to cluster together, resulting in a patchwork quilt of homogeneous housing areas. House type is the most visible factor defining neighbourhoods. And for the purposes of this study, this is an appropriate manner by which to define 'neighbourhood' as each house type is likely to have different constraints and potential for intensification.

The first step was to review all of Scarborough systematically by touring, and photographing different types of houses. The photographs have proved useful not only in documenting the housing types but also in analyzing the streetscape.

The description of the house types has evolved with feedback from internal discussions and trial presentations to planners and politicians in Scarborough. Preliminary hypotheses of five house types were tested and refined.

Factors considered in the identification of housing types included the different typical house models, number of storeys, approximate lot and dwelling size, the position of the house in relation to the lot, the number and position of external doors, carport or garage types and basement. The age of the ownership stock in each area was ascertained using 1981 Census data.

The following is a description of the house types which were identified and are to be used in the remaining stages of this study (see Exhibit 1).

TYPE 1:

The Type 1 house is characterized by relatively small single-family dwellings on small lots (lots are usually under 39 feet). Though the houses may occur in different forms, the standard type is a bungalow with a brick or siding exterior. The dwellings may be one, one and a half, or sometimes two stories. The older units usually do not have a garage, however some of them may include an attached carport or a driveway. The majority of these houses are pre-war.

TYPE 2:

The Type 2 house includes the largest proportion of the low-rise housing stock in Scarborough. It varies considerably in size, quality and value depending on the location and the date when it was constructed. A significant portion of this stock was built from the 1950's to the 1970's. Due to its extent it was decided to break this category down into sub-categories 2a and 2b, the former being smaller and often built at an earlier period and the latter being larger and more recent.

The typical Type 2a house is basically a larger version of Type 1 dwellings. The house is a small-sized single-family dwelling on a 40 to 50 feet lot. It is either a bungalow or two storeys, most often with a garage. Though very similar to Type 1, Type 2a areas appear to be more expensive. This is indicated by the slightly larger units and often more attention to front yard landscaping.

The Type 2b houses are middle to large size single-family dwellings on larger lots. Generally they have a wider lot frontage than Type 2a lots, usually ranging from 50 to 70 feet in width. These houses were built in the 1960's and 1970's and include the typical back and side splits.

TYPE 3:

The Type 3 houses are the relatively recent subdivision model of the 1980's. The dwellings built mostly within the last eight years, range from middle to large size. Usually the development includes pockets of smaller units or semi-detached dwellings. Most houses have at least two storeys and at least one garage facing the street, with many having two or even three garages. Many of these areas are characterized by a relatively large house size compared to the lot size.

TYPE 4:

The Type 4 houses are semi-detached dwellings. Although not as numerous as the other types, they were considered to be a relevant type based on different physical characteristics and therefore potential for intensification. They can be found in small pockets scattered throughout many neighbourhoods of Scarborough. These dwellings are found in subdivisions of up to forty years old and more recent models range from ten to thirty years. The unit size ranges from small to medium and up to two storeys with or without garage.

TYPE 5:

Type 5 is a neighbourhood rather than a housing type, which allows the study to focus on the issues of infill applicable to all neighbourhoods. It is an area undergoing a process of rejuvenation and redevelopment. This process usually results in severances and infill and produces a mix of housing types in the area. The neighbourhood shows a mixture of good quality small to middle size older houses on relatively large lots (50 feet and more). These old homes are interspersed with recent large to middle size expensive houses which are different in character from the older homes.

2.3 The Neighbourhoods

Classification based on housing type

Each one of Scarborough's residential areas was then classified into neighbourhoods, on the basis of the five housing types. Roughly 90% of the low-rise housing found in Scarborough falls into the housing types selected. The remainder was comprised mostly of street townhouses (row houses) and apartments, which were excluded from the analysis as they are relatively rare and/or subject to a different form of tenure such as rental, co-op or condominium.

The planning policies were also examined as part of the classification process; only low-density residential areas were considered.

The low-density residential designation permits single detached dwellings, semi-detached dwellings, duplexes, townhouses, convertible dwellings and others.

The pattern of neighbourhoods that resulted from this classification process is shown on Map 2.

Socio-economic Analysis: Findings

Following the classification based on house type, a second round of socio-economic analysis was then undertaken, in order to ascertain:

i) the types of households living in each neighbourhood and

ii) the extent of variation in socio-economic characteristics among neighbourhoods of each type.

Among the characteristics analyzed were:

- Age of household head;
- Average household income; and
- Length of occupancy (as an indication of neighbourhood stability).

These characteristics were analyzed at the census tract level. In cases where more than one neighbourhood type was found within a single census tract, it was not possible to distinguish the characteristics of each neighbourhood type. This was particularly true for Types 4 and 5 which are generally found in clusters much smaller than census tract size.

A more detailed description of any discrepancies between our neighbourhood classification and the socio-economic indicators can be found in Appendix B.

Type 1 Areas

Neighbourhoods containing mostly Type 1 houses are found mainly in the areas of Scarborough south of Highway 401 particularly in the western portion of the City. Examples of typical Type 1 neighbourhoods are much of Maryvale, Dorset, Wexford, Clairlea, Oakridge, Kennedy and Ionview.

Type 1 areas in the rest of Scarborough tend to be more mixed with Type 2 stock and sometimes with Type 4 (semis). This can be observed in some areas of Bendale, Woburn, Morningside, Kennedy, Birchmount Park, Eglinton and Birchcliff. Malvern shows a different version of the typical Type 1 neighbourhoods because the stock is much more recent.

Some neighbourhoods are already experiencing change and some infill with new larger houses is starting to appear. This can be observed in the southern parts of Wexford and Eglinton.

In terms of socio-economic characteristics, owner households in Type 1 neighbourhoods tend to be in the older age groups with the majority of households having heads in the 45-54 and 65+ age groups. Average household incomes tend to be below the city-wide average reflecting either the choice of modest housing by lower income households or the fact that a large proportion of households are retired people. Type 1 neighbourhoods are generally very stable. In most of these areas approximately two-thirds of the households have lived in their dwelling for more than ten years. In comparison, less than 40 percent of Scarborough's households have lived in their dwellings for this length of time.

The majority of these dwellings were built before 1961.

Type 2a Areas

Type 2a neighbourhoods are found throughout areas of Scarborough south of Highway 401 (especially east of Birchmount Avenue). They are found in Bendale, Woburn, West Hill and also in parts of Agincourt, Sullivan, Tam O'Shanter and south of Finch Avenue in Agincourt North and L'Amoreaux. Also Type 2a areas are found north of Kingston Road in Birchcliff, Cliffside, Cliffcrest, Scarborough Village and Guildwood. Although south of Kingston Road neighbourhoods tend to be more affluent, many Type 2a houses can still be found interspersed.

Owners in Type 2a neighbourhoods show a greater variation in socio-economic characteristics. Households in these areas are generally younger than in Type 1 neighbourhoods but the majority are still older than the Scarborough average. Average household income is generally higher in these areas than in Type 1 areas with most households having incomes above the Scarborough average. In some areas, average household income is below the Scarborough average where a large proportion of households are in the 65+ age group.

As in Type 1 neighbourhoods, Type 2a neighbourhoods are relatively stable, with the majority of households having lived in their dwellings for more than ten years. Some areas, especially north of Highway 401, however, show a less stable population likely reflecting the more recent development in these areas.

The majority of these dwellings were built in 1950s and 1960s.

Type 2b Areas

Distinctive Type 2b areas in the north include parts of Sullivan, Tam O'Shanter, Agincourt and Malvern West, as well as Agincourt North and L'Amoreaux south of Finch Ave. In general Type 2b areas south of Highway 401 are interspersed with Type 2a stock. This is the case in Bendale, Woburn, West Hill, Centennial and Morningside. The lakeshore strip south of Kingston Road contains much older extensive Type 2b areas in Guildwood, Scarborough Village, Cliffcrest and Cliffside with fewer examples in Birchcliff.

Owners in Type 2b neighbourhoods have characteristics similar to those in Type 2a areas in terms of age and stability. However, household income is generally higher in Type 2b areas compared to both Type 2a areas and Scarborough as a whole. The majority of dwellings were built in the 1960s and 1970s.

Type 3 Areas

Large areas of Type 3 neighbourhoods are most readily found in the northern (Steeles, Milliken, L'Amoreaux and Agincourt North) and eastern (Malvern, Rouge and Centennial) portions of Scarborough. These are the areas where the most recent large scale residential development has been occurring. However, small pockets of Type 3 neighbourhoods are also found throughout the rest of Scarborough (see Map 2) as a result of infilling of small vacant areas in existing neighbourhoods.

Household characteristics for Type 3 neighbourhoods are different from other neighbourhood types discussed to this point in that the households are generally younger. Most heads of households in these newly developed areas are under 45 years of age. Average household income is similar to the Scarborough average. The relative newness of Type 3 neighbourhoods is reflected in the higher mobility in these areas - at least 75 percent or more of households have been in their homes for less than six years.

Almost all of the stock in these areas date from the 1970s and 1980s.

Type 4 Areas

Type 4 houses are semi-detached dwellings. They are found scattered in many neighbourhoods in small groups or clusters, particularly in Type 1 and Type 2 neighbourhoods.

Type 5 Areas

Type 5 neighbourhoods are usually small areas undergoing a noticeable process of rejuvenation and redevelopment by infill and/or severances. While this process occur to some extent in most neighbourhoods it is particularly noticeable in certain neighbourhoods. It often starts in older Type 1 and 2 neighbourhoods in areas with larger than average lots such as Cliffside, Cliffcrest, Scarborough Village, Guildwood and Eglinton. Another variation has occurred in areas with a proportion of vacant lots such as Highland Creek and West Hill. In areas such as Agincourt it is a combination of both factors.

3. SELECTION OF CASE STUDY AREAS

After presenting our hypothesis to Scarborough Planning Department officials, a preliminary choice of neighbourhoods was made, bearing in mind the following criteria:

- Together, the study areas should include a representative range of all the identified house types.
- A study area should have a homogeneous housing stock.
- Areas with significant amounts of non-residential uses or apartments were to be avoided.
- A study area should be bounded by distinctive physical boundaries such as main streets, parks, railway tracts or hydro lines.
- The study areas should be formed by Census Blocks within Census Enumeration Areas.

Based on our discussions with Scarborough planners and Aldermen, the following final selection of Case Study Areas was made. The neighbourhoods chosen represent the six housing and neighbourhood types described above.

-	Study Area 1: Clairlea	(Type 1)
-	Study Area 2: Cliffside	(Type 2a)
-	Study Area 3: Woburn	(Types 2b and 4)
-	Study Area 4: Steeles	(Type 3)
-	Study Area 5: West Hill	(Type 5)

Map 3 shows the locations of the study areas in Scarborough. Exhibit 3.1 summarizes some socio-economic characteristics of the study areas. Photographs of these neighbourhoods are shown in Exhibit 5. The following provides a more detailed description of the particular areas:

3.1 Type 1: Clairlea

The area chosen is the north sector of Clairlea. It is bounded by Engelhart Crescent and Alvinston Road on the north, Edge Park on the south, Victoria Park Avenue on the west and Pharmacy Avenue on the east (see Map 4.1). A school and a park are across the southern boundary. The area has a homogeneous stock of Type 1 units in small lots.

3.2 Type 2a : Cliffside

The study area is in the north western part of Cliffside. It is bounded by St·Clair Avenue in the North, Old Kingston Road in the south, Midland Avenue in the west and Rest Haven Cemetery on the east (see Map 4.2). The area shows a consistent stock of Type 2a units with different models. It includes a park and a school.

3.3 Type 2b And Type 4: Woburn

The case study area is in the north eastern corner of Woburn. The area is bounded by Bellamy Road on the east, an Ontario Hydro corridor in the south, Dolly Varden Boulevard in the west and Brimorton and Amberjack Boulevard in the north. A school is located across Brimorton (see Map 4.3). The area includes a range of one and two storey Type 2b units. A row of semi-detached units can be found on the south eastern portion on Dolly Varden Boulevard.

3.4 Type 3: Steeles

This study area is located on the south western portion of Steeles. It is bounded by Bamburgh Circle in the north, Mac Nicoll Avenue in the south, Huntsmill Boulevard in the west and Warden Avenue in the east (see Map 4.4). There are two schools across Huntsmill Boulevard on the north corner. The area includes the typical variety of Type 3 models, small, medium and large single detached, semi-detached and row houses. There is as well a mixture of one and two storey buildings.

3.5 Type 5: West Hill

The study area is located on the north eastern portion of West Hill. It is bounded by Old Kingston Road and Highland Creek on the north and east side, Lawrence Avenue on the south and Conlins on the west (see Map 4.5). It has a school on the western portion.

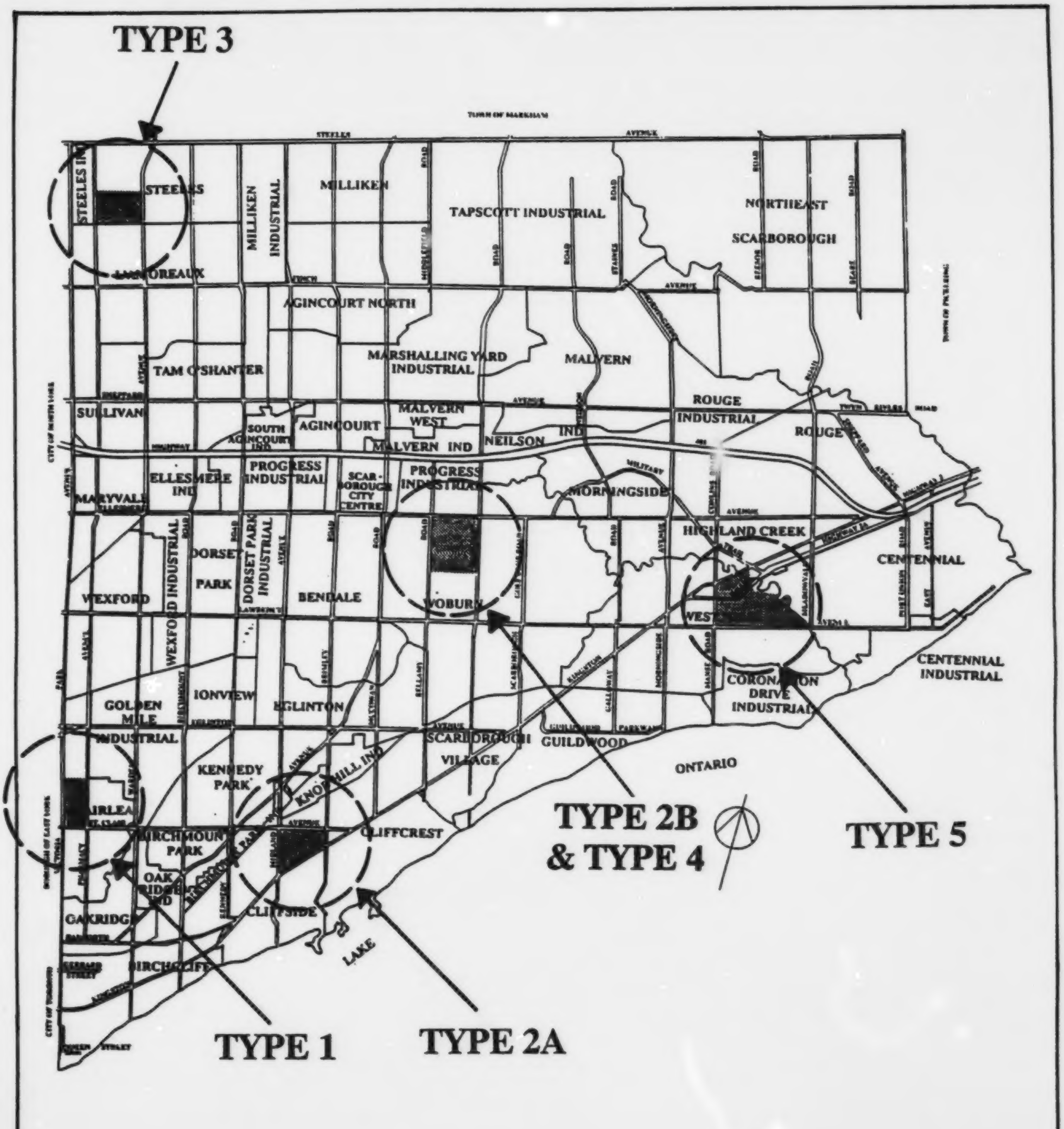
The area is the prototype of the process of infill occurring in these old areas. The housing stock illustrates the typical diversity of the Type 5 areas, a mixture of small Type 1, medium Type 2 houses from the 1950s and 1960s interspersed with new Type 3 units.

3.6 Summary

The six neighbourhood types were chosen to represent the variety of the typical house forms which currently exist in Scarborough. They represent as well the varying characteristics of the households which occupy them.

Five neighbourhoods or 'study areas' generally representing all the house types in Scarborough were chosen. Specific streets within these five neighbourhoods will be used in future analyses to identify the potential for and constraints on intensification in Scarborough.

As an additional result of our survey we developed an awareness of Scarborough's housing and neighbourhoods. We have found one important element totally missing, the local neighbourhood corner store. This issue merits additional consideration.


TYPE 3
TOWN OF MARKHAM
STEELES AVENUE
STEELES IND
STEELES
MILLIKEN INDUSTRIAL
MILLIKEN
TAPSCOTT INDUSTRIAL
NORTHEAST SCARBOROUGH
L'AMOREAUX
AGINCOURT NORTH
MARSHALLING YARD INDUSTRIAL
MALVERN
TAM O'SHANTER
SULLIVAN
SOUTH AGINCOURT IND
AGINCOURT
MALVERN WEST
MALVERN IND
NEILSON
ROUGE INDUSTRIAL
ROUGE
ELLESMERE IND
PROGRESS INDUSTRIAL
SCAR-BOROUGH CITY CENTRE
PROGRESS INDUSTRIAL
MORNINGSIDE IND
MARYVALE
HIGHLAND CREEK
DORSET PARK
DORSET PARK INDUSTRIAL
WEXFORD INDUSTRIAL
WEXFORD
BENDALE
WOBURN
CENTENNIAL
WEST
CENTENNIAL INDUSTRIAL
CORONATION DRIVE INDUSTRIAL
GOLDEN MILE INDUSTRIAL
IONVIEW
EGLINTON
SCARBOROUGH VILLAGE
GUILDWOOD
KENNEDY PARK
KNOB HILL IND
FAIRLEA
CLIFFCREST
BIRCHMOUNT PARK
OAK RIDGE IND
OAKRIDGE
CLIFFSIDE
BIRCHCLIFF
ONTARIO
LAKE
TYPE 2B & TYPE 4
TYPE 5
TYPE 1
TYPE 2A

Berridge Lewinberg Greenberg

133 Richmond St. West, Suite 800, Toronto, Canada M5H 2L3
Tel (416) 363-9004 Fax (416) 363-7487

MAP 3
CASE STUDY AREAS

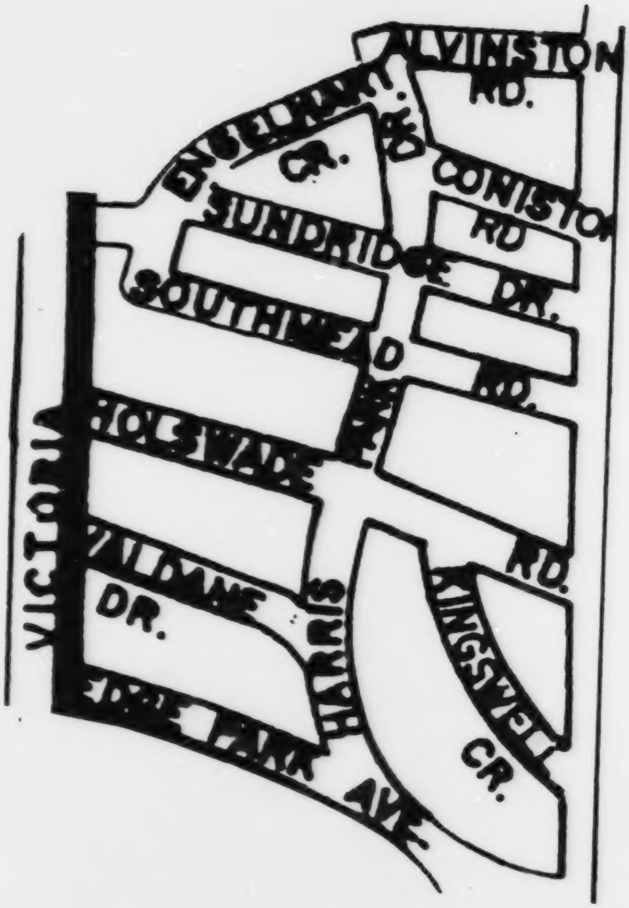
MATURING NEIGHBOURHOODS
scarborough

EXHIBIT 3.1
SOCIO-ECONOMIC CHARACTERISTICS OF SELECTED NEIGHBOURHOODS*

Socio-Economic Characteristics of Owner Households	Type 1 Clairlea CT348	Type 2B &4 Woburn CT367.01 & CT367.01 2	Type 3 Steeles CT376.03 D.	Type 5 West Hill CT360	· (81) Scarborough
Age of Head (%)					
15 - 24	1	0	1	2	1
25 - 44	26	32	56	43	44
45 - 64	51	64	36	47	45
65+	22	4	7	8	10
Total	**100**	**100**	**100**	**100**	**100**
Length of Occupancy (%)					
Less than 3 Years	11	9	42	24	23
3 - 5	12	9	36	14	21
6 - 10	15	19	22	15	17
10+	62	63	0	48	39
Total	**100**	**100**	**100**	**100**	**100**
Average Income ($)	30,417	37,621	35,999	34,039	34,357
(as % of Scarborough average)	-11.5	9.5	4.8	-0.9	

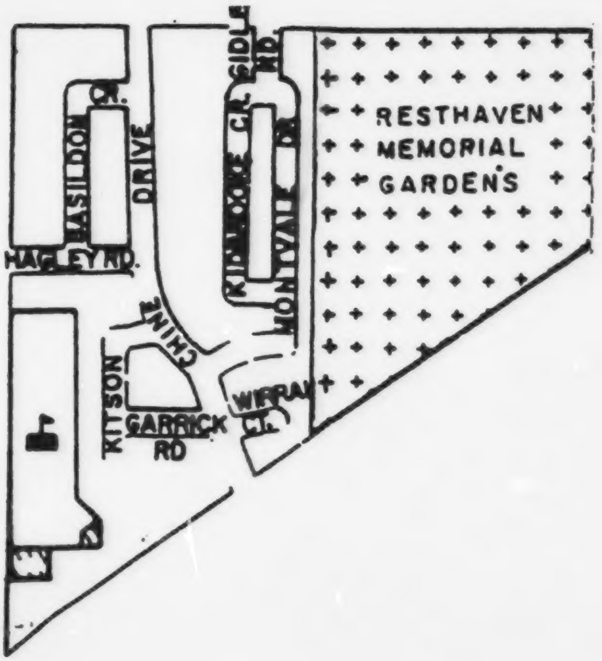
* Characteristics for selected Type 2A and Type 4 neighbourhoods were not identifiable at the census tract level.

Source: 1981 Census of Canada


ALVINSTON RD.
ENGELHART CR.
RD.
CONISTON RD.
SUNDRIDGE DR.
SOUTHMEAD RD.
PARK
HOLSWADE RD.
VALDANE DR.
HARRIS
KINGSWELL CR.
VICTORIA
EDGE PARK AVE.

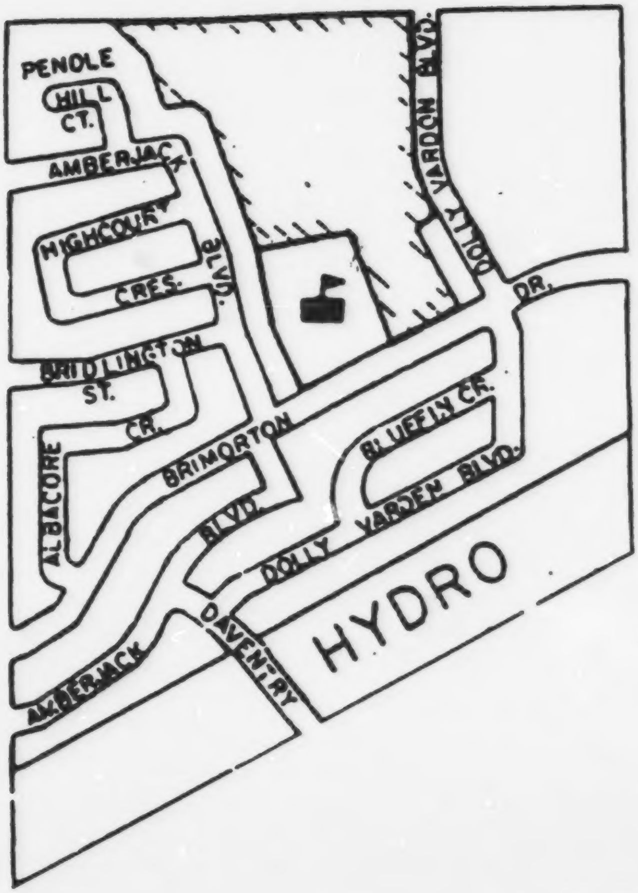
MAP 4.1
CASE STUDY AREA:
CLAIRLEA: TYPE 1

MATURING NEIGHBOURHOODS
scarborough


RESTHAVEN MEMORIAL GARDENS
BASILDON CR.
DRIVE
KIRKBROOKE CR.
SIDLE RD
MONTVALE DR.
HAGLEY RD.
CHINE
KITSON
GARRICK RD
WIRRAL CT.

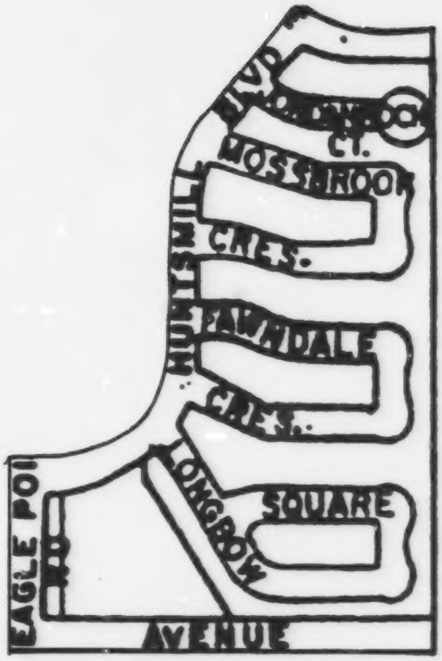
MAP 4.2
CASE STUDY AREA:
CLIFFSIDE: TYPE 2A

MATURING NEIGHBOURHOODS
scarborough


PENOLE
HILL CT.
AMBERJACK
HIGHCOURT CRES.
VALE BLVD.
BRIDLINGTON ST.
CR.
ALBACORE
BRIMORTON BLVD.
BLUFFIN CR.
DOLLY VARDEN BLVD.
DOLLY VARDON BLVD.
DR.
DAVENTRY
AMBERJACK
HYDRO

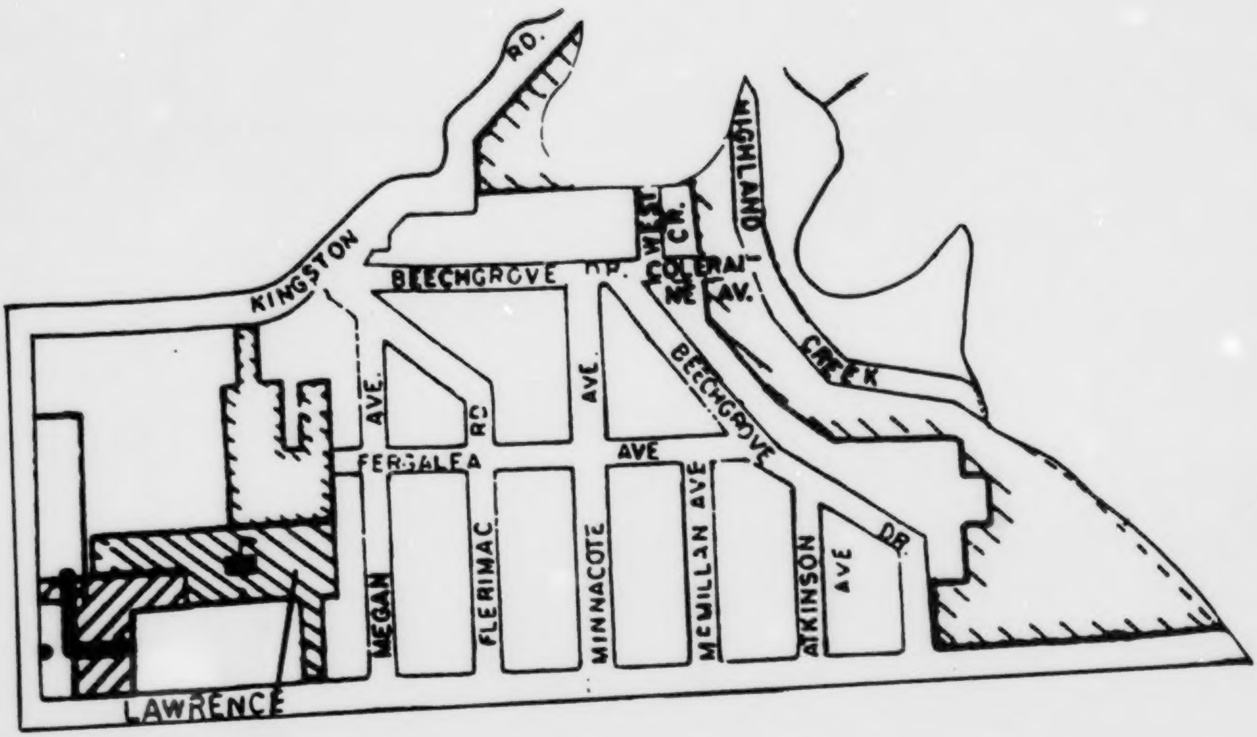
MAP 4.3
CASE STUDY AREA:
WOBURN: TYPE 2B & TYPE 4

MATURING NEIGHBOURHOODS
scarborough


BLVD.
CT.
MOSSBROOK
CRES.
HUNTSMILL
FAWNDALE
CRES.
LONGBOW
SQUARE
EAGLE POI
RD
AVENUE

MAP 4.4
CASE STUDY AREA:
STEELES: TYPE 3

MATURING
NEIGHBOURHOODS
scarborough


RD.
KINGSTON
BEECHGROVE DR.
WEST
CR.
COLERAINE AV.
HIGHLAND
CREEK
AVE.
RD
AVE.
BEECHGROVE
FERGALEA AVE
MEGAN
FLERIMAC
MINNACOTE
McMILLAN AVE
ATKINSON
AVE
DR.
LAWRENCE

MAP 4.5
CASE STUDY AREA
WEST HILL: TYPE 5

MATURING NEIGHBOURHOODS
scarborough

APPENDIX A

The Socio-Economic Nature of Scarborough's Residential Areas

THE SOCIO-ECONOMIC NATURE OF SCARBOROUGH'S RESIDENTIAL AREAS

As part of the process of identifying typical neighbourhoods in Scarborough, the socio-economic characteristics of all the residential areas of the city were examined. This analysis was based mainly on Census data.

The analysis was limited in most cases to households that owned their homes since the main objective of the study is to identify the potential for intensification within individually owned homes. Among the socio-economic characteristics examined were changes in population and households, age of stock, age of household head, household income and composition, and neighbourhood stability.

The spatial trends of these characteristics are illustrated in the maps which follow. Highlights of these trends are provided below.

Highlights

- Although Scarborough's population grew by about 10 percent between 1981 and 1986 city-wide, certain areas experienced a loss in population during this period. This was the case particularly in the central and southern parts of the city. The areas experiencing the greatest loss in population include parts of Maryvale, Wexford, Woburn, Bendale and Guildwood.

  Areas in the most northern and eastern parts of Scarborough experienced the greatest gains in population and households, indicating that these areas are where much of Scarborough's new residential development has occurred in recent years.

- In many areas, population loss reflects a diminishing household size rather than a loss of households. For example, although the population has decreased since 1981 in Clairlea, the number of total households (and owner households) has increased.

- The analysis in this study is based on single-detached dwellings since this type of dwelling is the predominant form of ownership housing in Scarborough (74 percent of all owned dwellings are single-detached). Some residential areas in Scarborough are comprised largely of single-detached dwellings, for example, the Centennial, Highland Creek and Rouge areas in the east, most of Woburn in central Scarborough and Clairlea, Maryvale and Wexford in the western portion of Scarborough. Other areas show a greater mix of dwelling types.

- The historical areal pattern of development in Scarborough from the southwest corner outward is evident from an examination of the age of stock. Generally, the oldest stock is found in the southwest corner of the city along the lake. The areas north of Highway 401 and in the extreme east contain the most recently built stock.

- The trend in age of owner households mirrors the spatial trend in the age of the owner-occupied stock. Generally, younger households are located in areas of more recently built housing i.e., in the northern and eastern parts of the city, while older households are found in the areas of relatively older stock in central and west Scarborough.

- A definite spatial trend in average owner household income is not evident from the census data although the areas of lowest average income tend to be concentrated in areas in the western portion of the city south of Highway 401. This may reflect the larger proportion of retired households in these areas.

- The most stable residential areas in terms of household mobility are found in the central areas of Scarborough - areas of relatively older stock and older households. Relatively high mobility rates in the northern and eastern portions of the city reflect the recent development of these areas.

- Only a small proportion of Scarborough's households contain more than one family (3 percent). Areas with the highest incidence of multi-family households include most areas north of Highway 401 as well as some areas in central and southwest Scarborough.

- An analysis of listings for single-detached dwellings through the Toronto Real Estate Board indicates that dwellings in the older residential areas in the southwest part of the city are more likely to have accessory apartments (largely in basements) than other areas of Scarborough.

APPENDIX A: Spatial Trends

1. **Change in Population and Households:**
    - 1a. Population Change
    - 1a. Change in Total Households
    - 1c. Change in Owner Households
2. **Single-Detached Dwellings**
3. **Age of Stock:**
    - 3a. Built before 1946
    - 3b. Built between 1946-1960
    - 3c. Built between 1961-1970
    - 3d. Built between 1971-1981
4. **Age of Household Head:**
    - 4a. Under 45 years
    - 4b. Aged 45-54 years
    - 4c. Aged 65 or older
5. **Household Income**
6. **Stability: Length of Occupancy**
    - 6a. More than 10 years
    - 6b. For 6-10 years
    - 6c Less than 6 years
7. **Two or more Families**
8. **Existing and Potential Accessory Apartments**

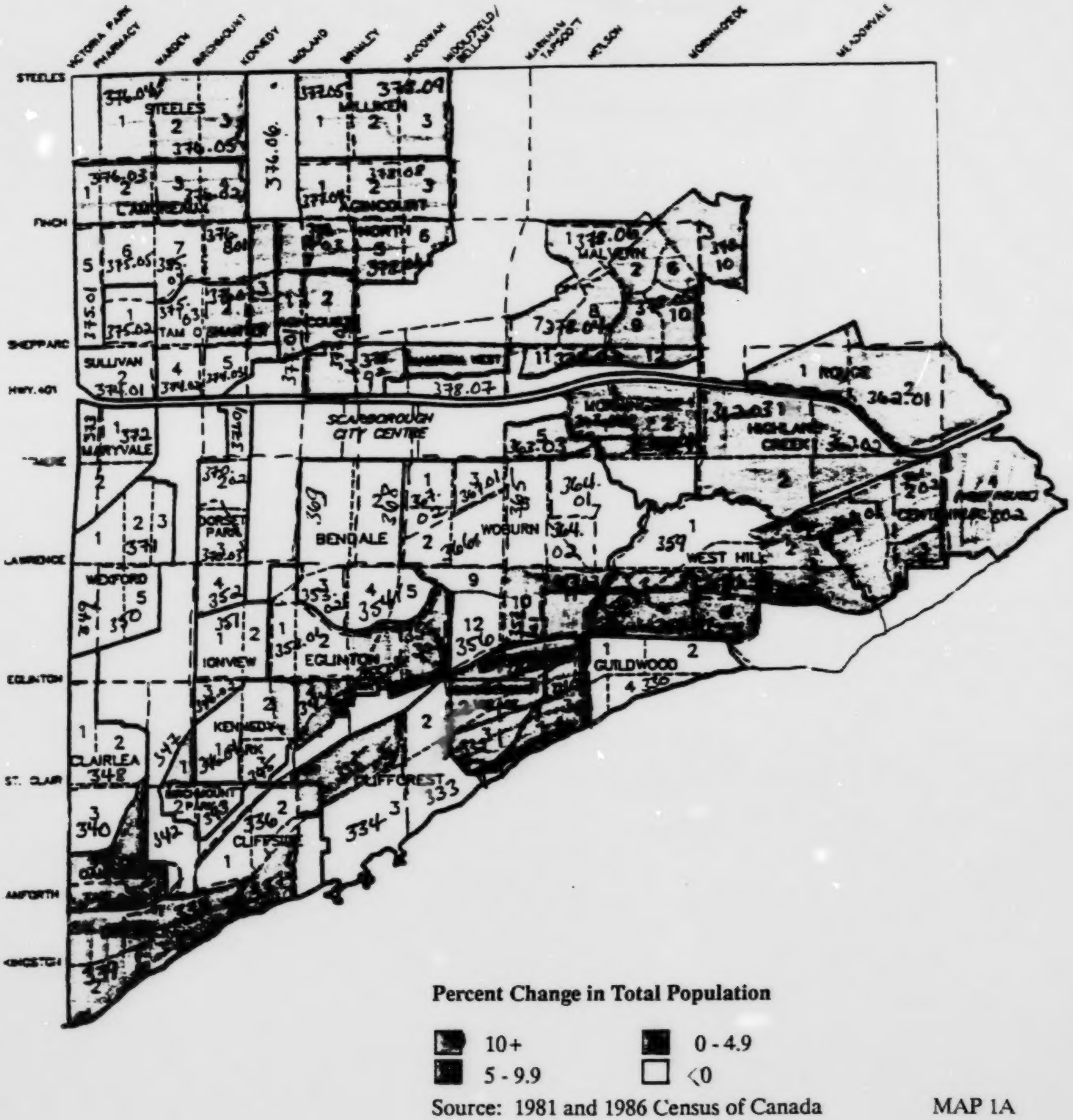
Explanatory Notes

1. The Census data presented here utilizes 1971 census tract boundaries. These boundaries are common to the 1971, 1981 and 1986 Censuses and allow comparison of the data from these Census years.

2. Map 7: This map indicates the incidence of multi-family households among both owners and renters. Since as much as 85 percent of multi-family households live in owner-occupied dwellings in Scarborough, this map can be considered to be representative of owner multi-family households.

3. Map 8: The source of this map is the Toronto Real Estate Board Multiple Listing Service (MLS) listings for the week of May 7, 1988 for Scarborough. Listings which indicated existing or potential accessory apartments or those which had more than one kitchen in single-detached or semi-detached houses were calculated as a proportion of total single-detached and semi-detached listings.

POPULATION CHANGE BY CENSUS TRACT
SCARBOROUGH, 1981 - 1986


VICTORIA PARK
PHARMACY
WARDEN
BIRCHMOUNT
KENNEDY
MIDLAND
BRIMLEY
McCOWAN
MIDDLEFIELD/ BELLAMY
MARKHAM
TAPSCOTT
NEILSON
MORNINGSIDE
MEADOWVALE
STEELES
FINCH
SHEPPARD
HWY. 401
LAWRENCE
EGLINTON
ST. CLAIR
DANFORTH
KINGSTON
STEELES
MILLIKEN
L'AMOREAUX
AGINCOURT
NORTH
MALVERN
TAM O'SHANTER
SULLIVAN
AGINCOURT
ROUGE
MARYVALE
SCARBOROUGH CITY CENTRE
MORNINGSIDE
HIGHLAND CREEK
CENTENNIAL
DORSET PARK
BENDALE
WOBURN
WEST HILL
WEXFORD
IONVIEW
EGLINTON
GUILDWOOD
KENNEDY PARK
CLAIRLEA
BIRCHMOUNT PARK
CLIFFCREST
CLIFFSIDE

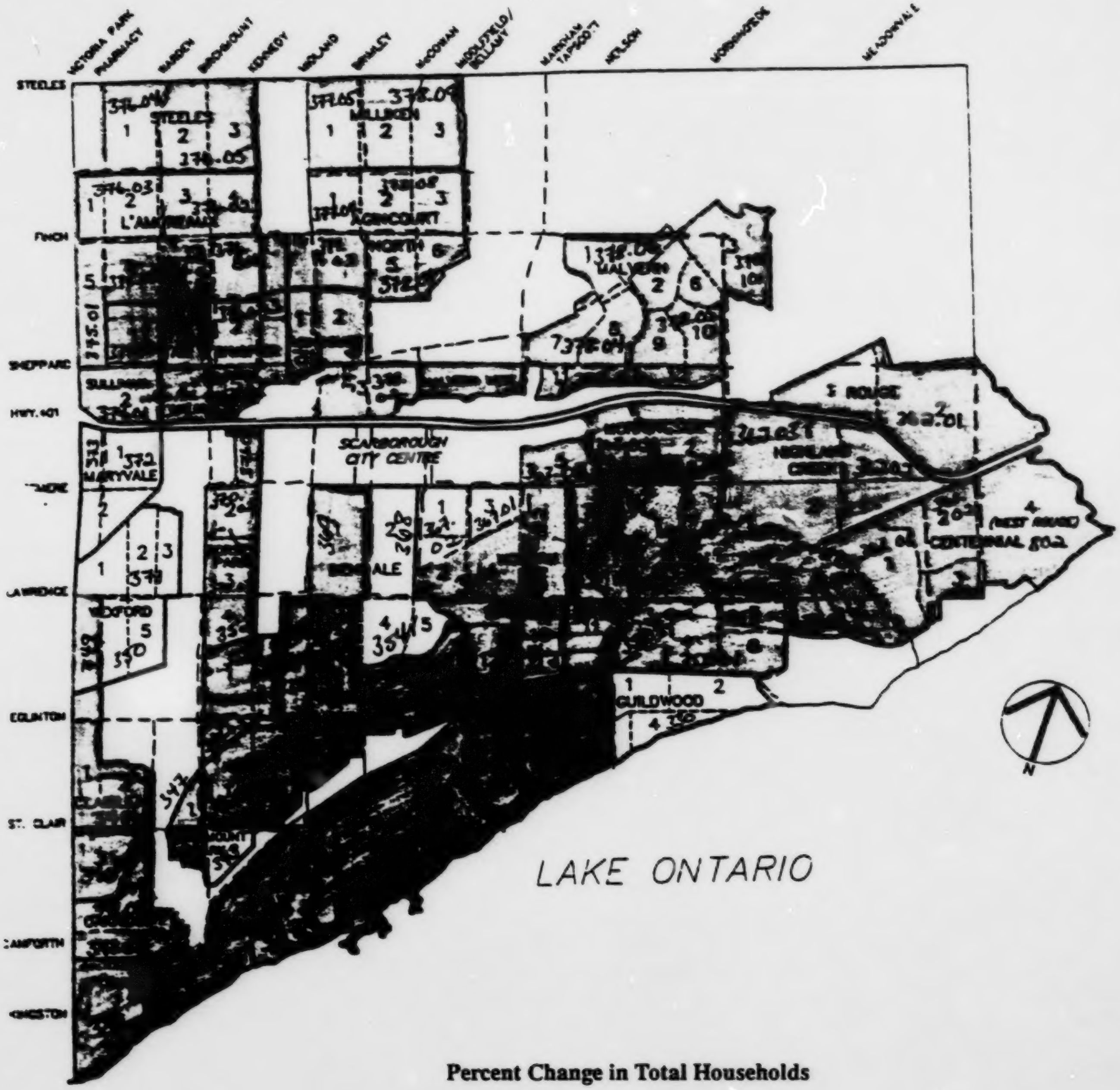
Percent Change in Total Population

▨ 10+
■ 0 - 4.9
▨ 5 - 9.9
☐ <0

Source: 1981 and 1986 Census of Canada

MAP 1A

CHANGE IN TOTAL HOUSEHOLDS BY CENSUS TRACT
SCARBOROUGH, 1981 - 1986


VICTORIA PARK
PHARMACY
WARDEN
BIRCHMOUNT
KENNEDY
MIDLAND
BRIMLEY
McCOWAN
MIDDLEFIELD/ BELLAMY
MARKHAM
TAPSCOTT
NEILSON
MORNINGSIDE
MEADOWVALE
STEELES
FINCH
SHEPPARD
HWY. 401
EGLINTON
LAWRENCE
ST. CLAIR
DANFORTH
KINGSTON
STEELES
MILLIKEN
L'AMOREAUX
AGINCOURT
NORTH
MALVERN
ROUGE
HIGHLAND CREEK
CENTENNIAL
SCARBOROUGH CITY CENTRE
MARYVALE
WEXFORD
BENDALE
GUILDWOOD
LAKE ONTARIO
N

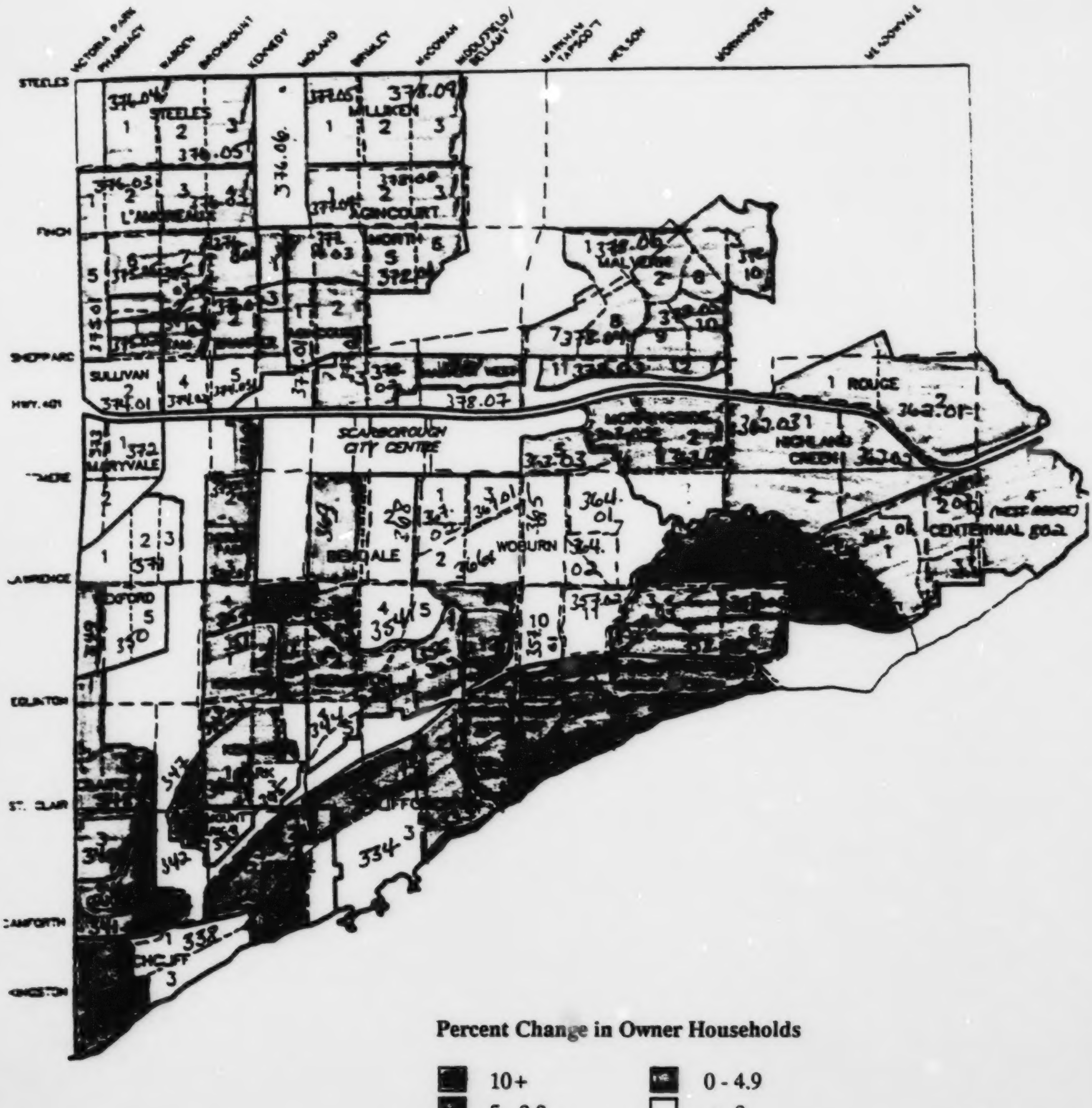
Percent Change in Total Households

▨ 10+
■ 5 - 9.9
■ 0 - 4.9
☐ < 0

Source: 1981 and 1986 Census of Canada

MAP 1B

CHANGE IN OWNER HOUSEHOLDS BY CENSUS TRACT
SCARBOROUGH, 1981 - 1986


VICTORIA PARK
PHARMACY
WARDEN
BIRCHMOUNT
KENNEDY
MIDLAND
BRIMLEY
McCOWAN
MIDDLEFIELD/BELLAMY
MARKHAM
TAPSCOTT
NELSON
MORNINGSIDE
MEADOWVALE
STEELES
FINCH
SHEPPARD
HWY. 401
ELLESMERE
LAWRENCE
EGLINTON
ST. CLAIR
DANFORTH
KINGSTON
STEELES
MILLIKEN
L'AMOREAUX
AGINCOURT
NORTH
MALVERN
SULLIVAN
ROUGE
HIGHLAND CREEK
SCARBOROUGH CITY CENTRE
MARYVALE
BENDALE
WOBURN
CENTENNIAL
MORNINGSIDE
376.04
376.05
376.06
377.05
378.09
376.03
378.08
378.07
378.01
362.031
362.01
362.03
364.01
364.02
354
351
357
342
334
338

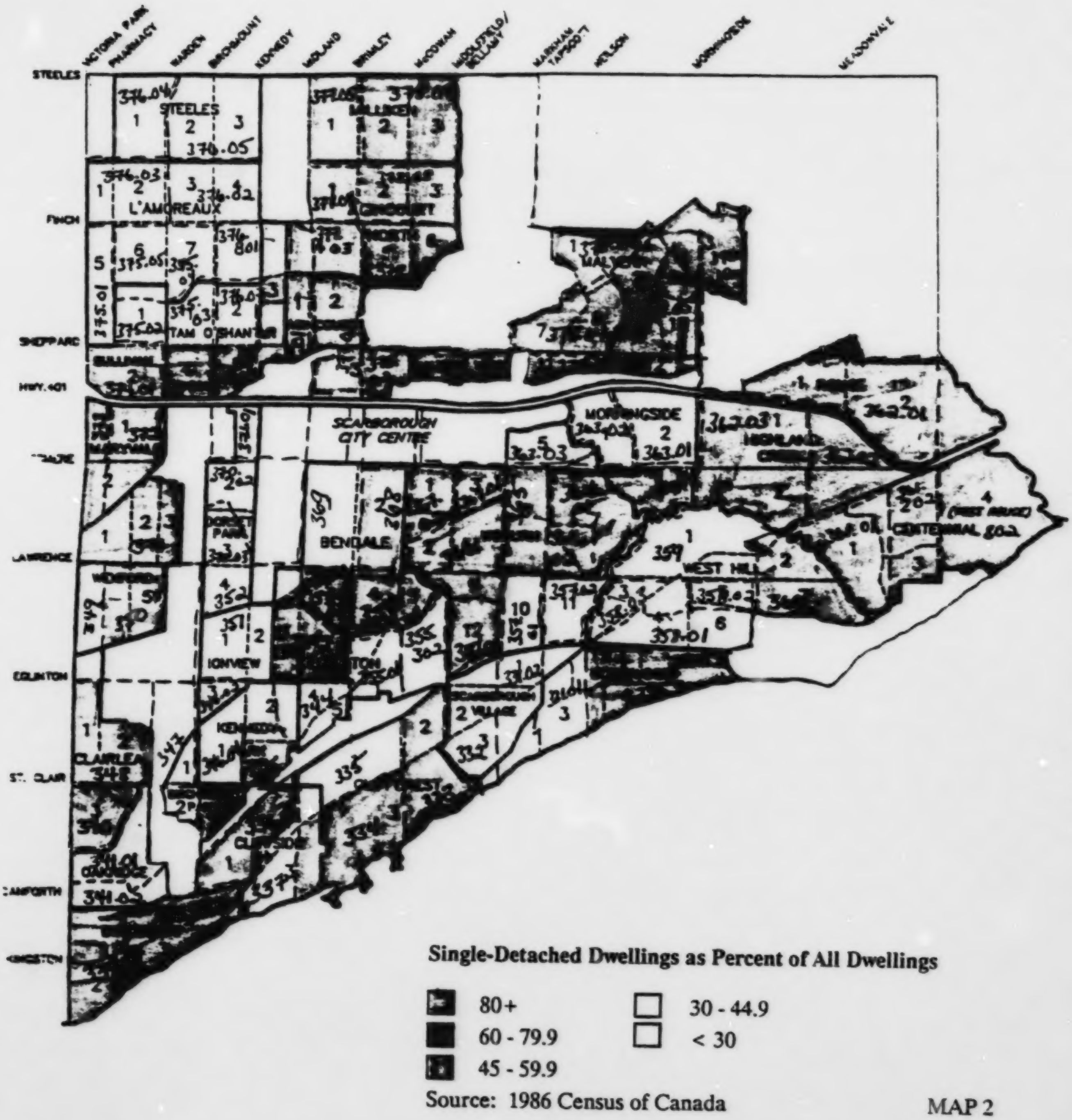
Percent Change in Owner Households

■ 10+
■ 5 - 9.9
▨ 0 - 4.9
☐ < 0

Source: 1981 and 1986 Census of Canada

MAP 1C

SINGLE-DETACHED DWELLINGS BY CENSUS TRACT
SCARBOROUGH, 1986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PHARMACY
WARDEN
BIRCHMOUNT
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BRIMLEY
McCOWAN
MIDDLEFIELD/BELLAMY
MARKHAM
TAPSCOTT
NEILSON
MORNINGSIDE
MEADOWVALE
STEELES
FINCH
SHEPPARD
HWY. 401
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ST. CLAIR
DANFORTH
KINGSTON
STEELES
MILLIKEN
L'AMOREAUX
TAM O'SHANTER
MALVERN
MORNINGSIDE
SCARBOROUGH CITY CENTRE
HIGHLAND CREEK
BENDALE
DORSET PARK
WEST HILL
CENTENNIAL
IONVIEW
CLAIRLEA
CLIFFSIDE
SCARBOROUGH VILLAGE
KENNEDY
(WEST ROUGE)

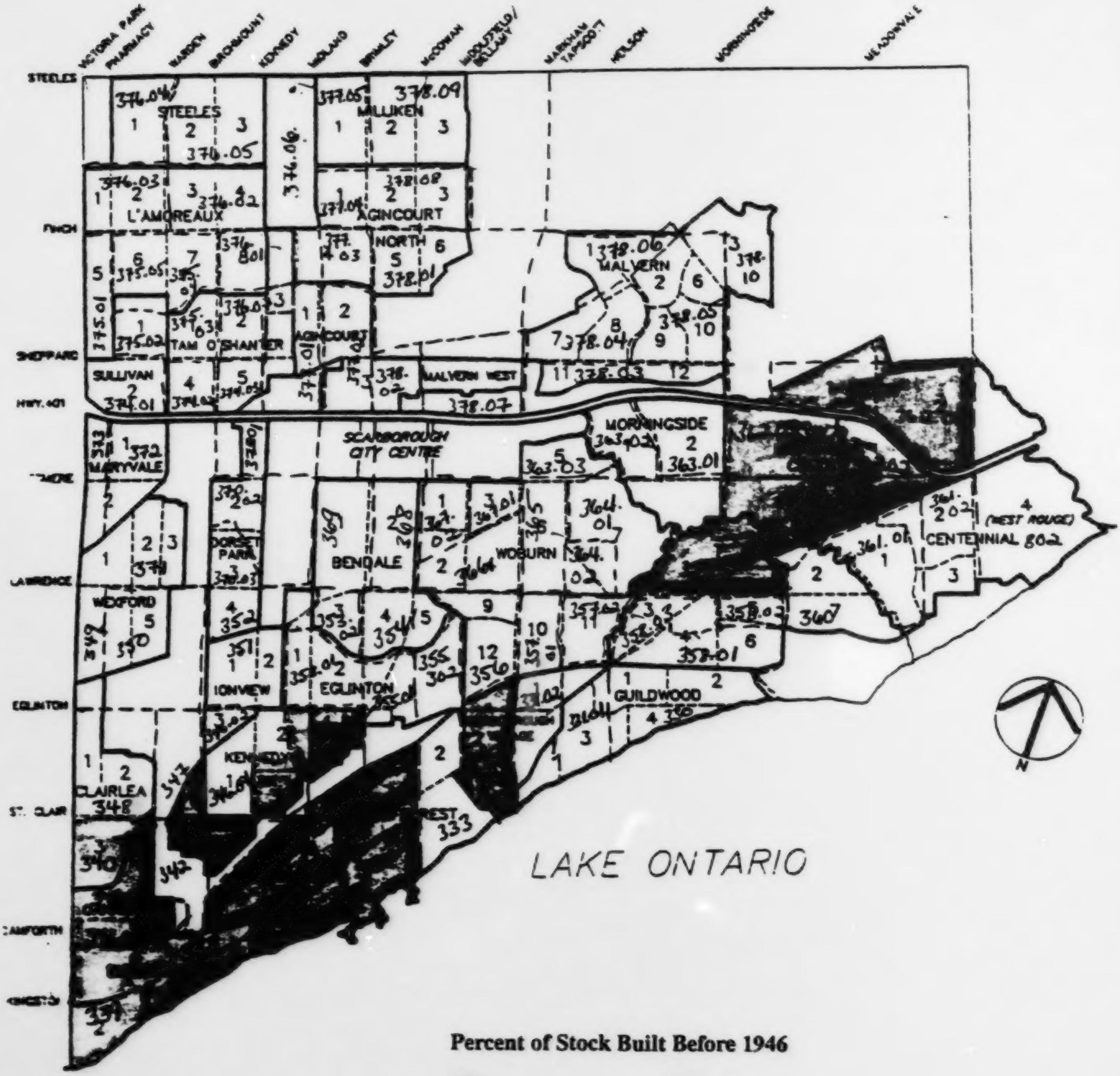
Single-Detached Dwellings as Percent of All Dwellings

▩	80+	☐	30 - 44.9
■	60 - 79.9	☐	< 30
▨	45 - 59.9		

Source: 1986 Census of Canada

MAP 2

OWNED SINGLE-DETACHED STOCK BUILT BEFORE 1946


VICTORIA PARK
PHARMACY
WARDEN
BIRCHMOUNT
KENNEDY
MIDLAND
BRIMLEY
McCOWAN
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MARKHAM/ TAPSCOTT
NELSON
MORNINGSIDE
MEADOWVALE
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SHEPPARD
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LAWRENCE
EGLINTON
ST. CLAIR
DANFORTH
KINGSTON
STEELES
MILLIKEN
L'AMOREAUX
AGINCOURT
NORTH
MALVERN
TAM O'SHANTER
SULLIVAN
AGINCOURT
MALVERN WEST
MORNINGSIDE
SCARBOROUGH CITY CENTRE
MARYVALE
DORSET PARK
BENDALE
WOBURN
CENTENNIAL
(WEST ROUGE)
WEXFORD
IONVIEW
EGLINTON
GUILDWOOD
KENNEDY
CLAIRLEA
LAKE ONTARIO
N

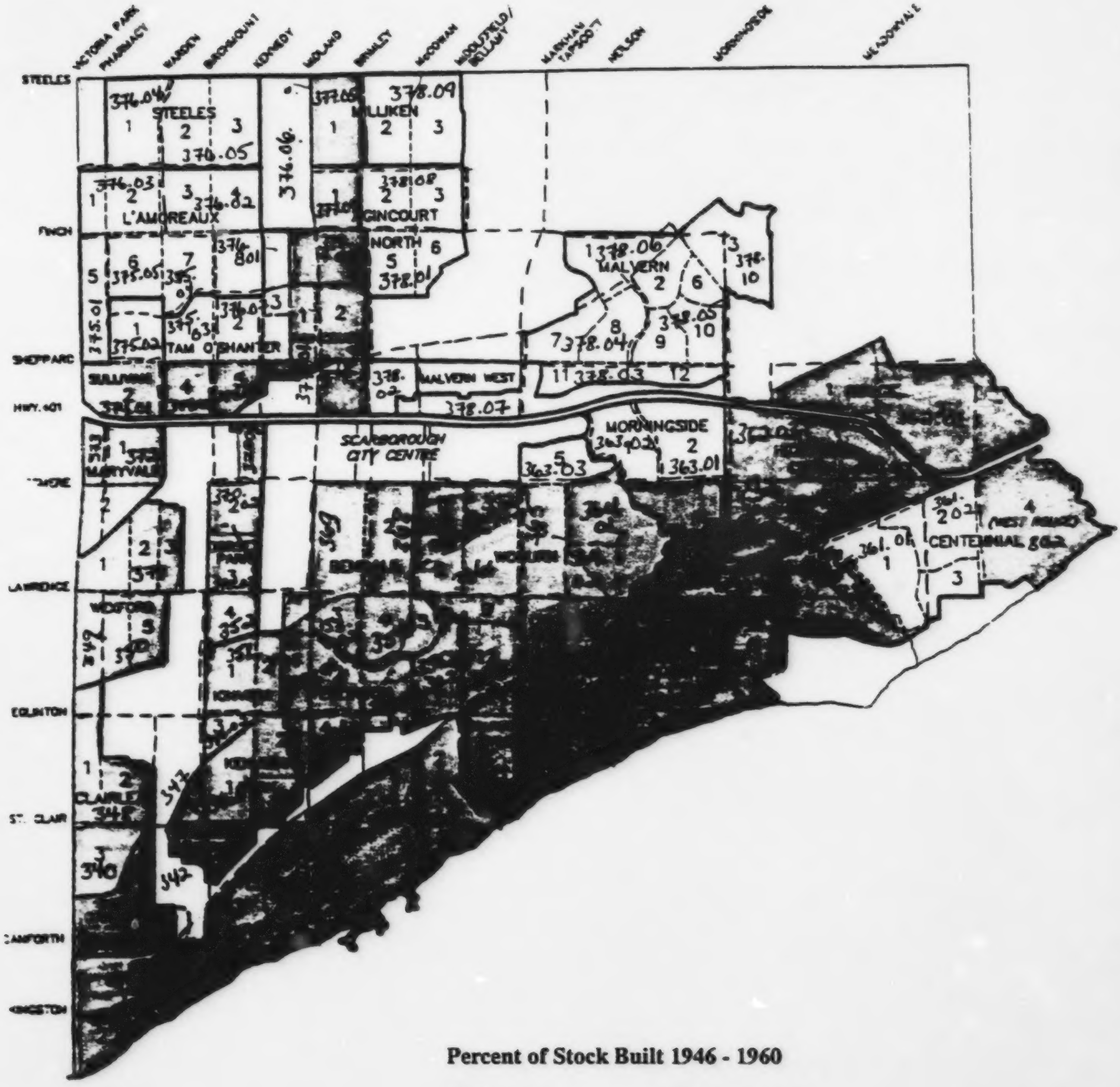
Percent of Stock Built Before 1946

■ 50 +
▨ 25 - 49.9
▣ 5 - 24.9
☐ 0 - 4.9

Source: 1981 Census of Canada

MAP 3A

OWNED SINGLE-DETACHED STOCK BUILT 1946-1960


VICTORIA PARK
PHARMACY
WARDEN
BIRCHMOUNT
KENNEDY
MIDLAND
BRIMLEY
McCOWAN
MIDDLEFIELD/ BELLAMY
MARKHAM
TAPSCOTT
NEILSON
MORNINGSIDE
MEADOWVALE
STEELES
FINCH
SHEPPARD
HWY. 401
ELLESMERE
LAWRENCE
EGLINTON
ST. CLAIR
DANFORTH
KINGSTON
376.04
STEELES
376.05
376.06
377.02
378.09
MILLIKEN
376.03
376.02
L'AMOREAUX
378.08
AGINCOURT
NORTH
378.01
375.05
376.01
375.01
375.02
TAM O'SHANTER
SULLIVAN
378.02
MALVERN WEST
378.07
378.06
MALVERN
378.10
378.05
378.04
378.03
MORNINGSIDE
363.02
363.03
363.01
SCARBOROUGH CITY CENTRE
MARYVALE
WEXFORD
CLAIRLEA
340
342
343
348
361.02
361.01
CENTENNIAL 362
WEST ROUGE
BENDALE
WOBURN

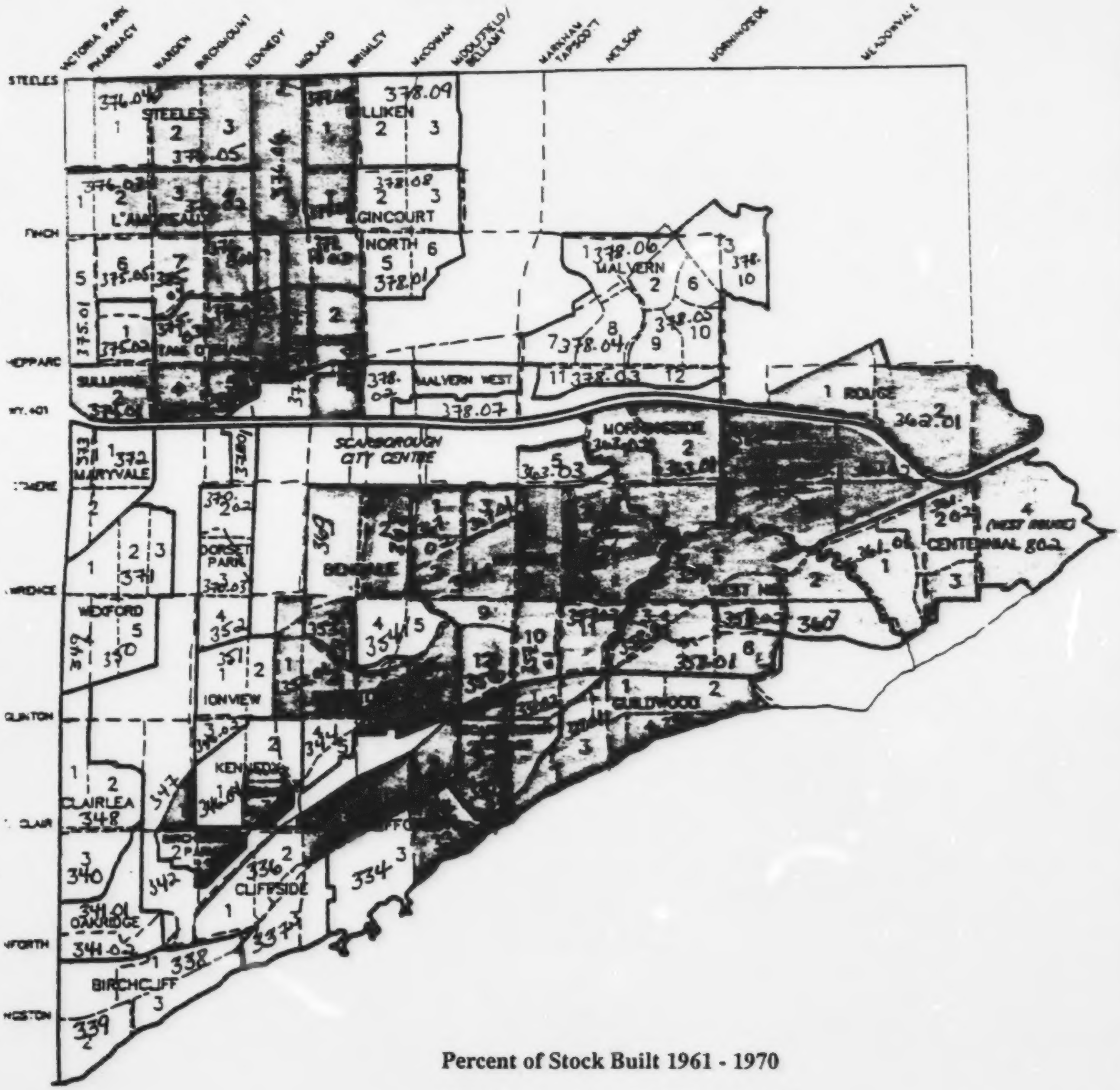
Percent of Stock Built 1946 - 1960

▩ 75 +
▨ 50 - 74.9
■ 25 - 49.9
☐ 0 - 24.9

Source: 1981 Census of Canada

MAP 3B

OWNED SINGLE-DETACHED STOCK BUILT 1961 - 1970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WARDEN
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KENNEDY
MIDLAND
BRIMLEY
McCOWAN
MIDDLEFIELD/BELLAMY
MARKHAM TAPSCOTT
NELSON
MORNINGSIDE
MEADOWVALE
STEELES
FINCH
HEPPARC
WY. 401
WRENCE
LINTON
CLAIR
NFORTH
NGSTON
STEELES
376.04
378.05
MILLIKEN
378.09
L'AMOREAUX
376.02
378.08
AGINCOURT
NORTH
378.01
375.05
375.01
375.02
TAM O'SHANTER
SULLIVAN
378.02
MALVERN WEST
378.07
MALVERN
378.06
378.10
378.04
378.03
ROUGE
362.01
MORNINGSIDE
363.03
SCARBOROUGH CITY CENTRE
MARYVALE
372
373
370.01
370.02
DORSET PARK
370.03
BENDALE
369
371
WEXFORD
349
350
352
354
351
IONVIEW
WEST HILL
360
361.01
CENTENNIAL 362.02
(WEST ROUGE)
357.01
GUILDWOOD
KENNEDY
346.02
344
345
343
346.01
CLAIRLEA
348
BIRCHMOUNT PARK
340
342
CLIFFSIDE
336
334
337
OAKRIDGE
341.01
341.02
338
BIRCHCLIFF
339

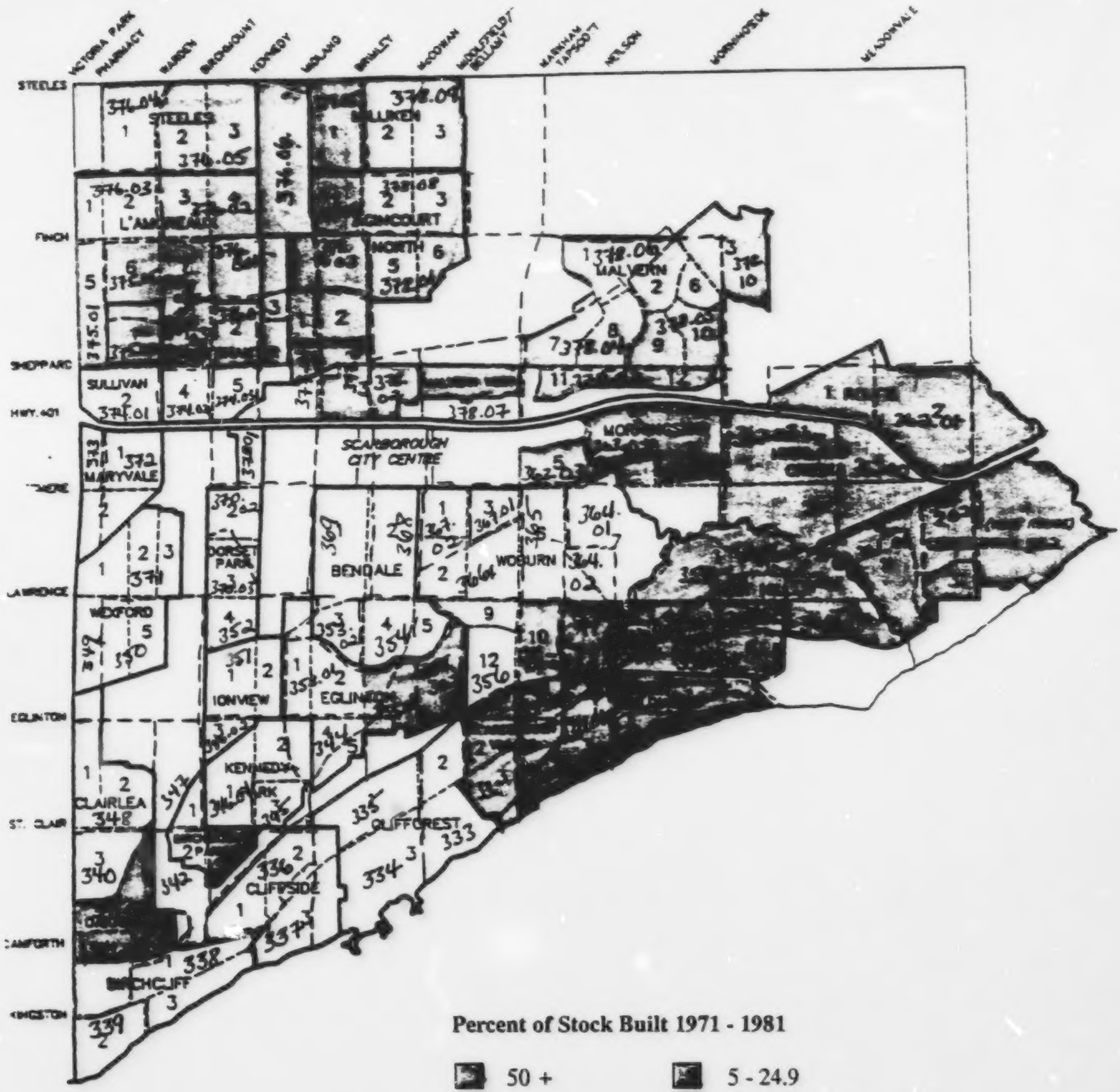
Percent of Stock Built 1961 - 1970

▨ 50 +	▨ 10 - 24.9
▨ 25 - 49.9	☐ 0 - 9.9

Source: 1981 Census of Canada

MAP 3C

OWNED SINGLE-DETACHED STOCK BUILT 1971 - 1981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BIRCHMOUNT
KENNEDY
MIDLAND
BRIMLEY
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MIDDLEFIELD
BELLAMY
MARKHAM
TAPSCOTT
NEILSON
MORNINGSIDE
MEADOWVALE
STEELES
FINCH
SHEPPARD
HWY. 401
ELLESMERE
LAWRENCE
EGLINTON
ST. CLAIR
DANFORTH
KINGSTON
STEELES
MILLIKEN
L'AMOREAUX
AGINCOURT
NORTH
MALVERN
SULLIVAN
MARYVALE
SCARBOROUGH CITY CENTRE
DORSET PARK
BENDALE
WOBURN
WEXFORD
IONVIEW
EGLINTON
KENNEDY PARK
CLAIRLEA
CLIFFCREST
CLIFFSIDE
BIRCHCLIFF
376.04
376.05
376.03
378.09
378.08
378.06
376.06
375.01
378.07
374.01
372
371
370.02
370.03
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364.01
364.02
352
351
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354
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356
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346
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344
343
342
340
339
338
337
336
335
334
333

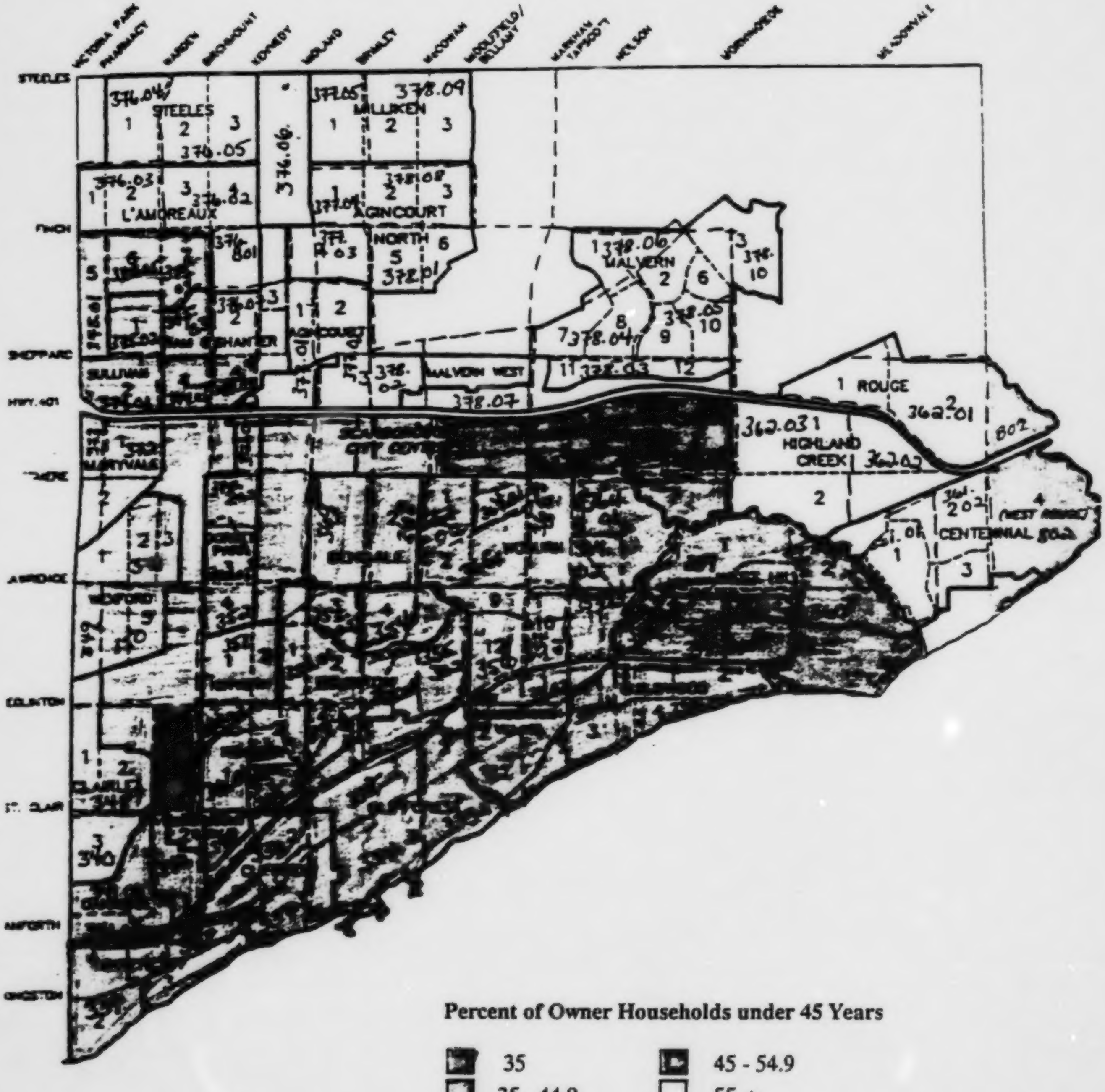
Percent of Stock Built 1971 - 1981

▨ 50 +
▨ 25 - 49.9
■ 5 - 24.9
☐ 0 - 4.9

Source: 1981 Census of Canada

MAP 3D

HOUSEHOLD HEAD UNDER 45 YEARS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BRIMLEY
McCOWAN
MIDDLEFIELD/BELLAMY
MARKHAM TAPSCOTT
NEILSON
MORNINGSIDE
MEADOWVALE
STEELES
FINCH
SHEPPARD
HWY. 401
LAWRENCE
EGLINTON
ST. CLAIR
DANFORTH
KINGSTON
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STEELES
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378.09
MILLIKEN
376.03
376.02
L'AMOREAUX
378.08
377.04
AGINCOURT
NORTH
372.01
376.01
MALVERN
378.06
378.10
378.05
378.04
378.03
TAM O'SHANTER
AGINCOURT
SULLIVAN
MALVERN WEST
378.07
ROUGE
362.01
362.03
HIGHLAND
CREEK
362.02
802
CENTENNIAL
(WEST ROUGE)
MARYVALE
WEXFORD
CLAIRLEA
340

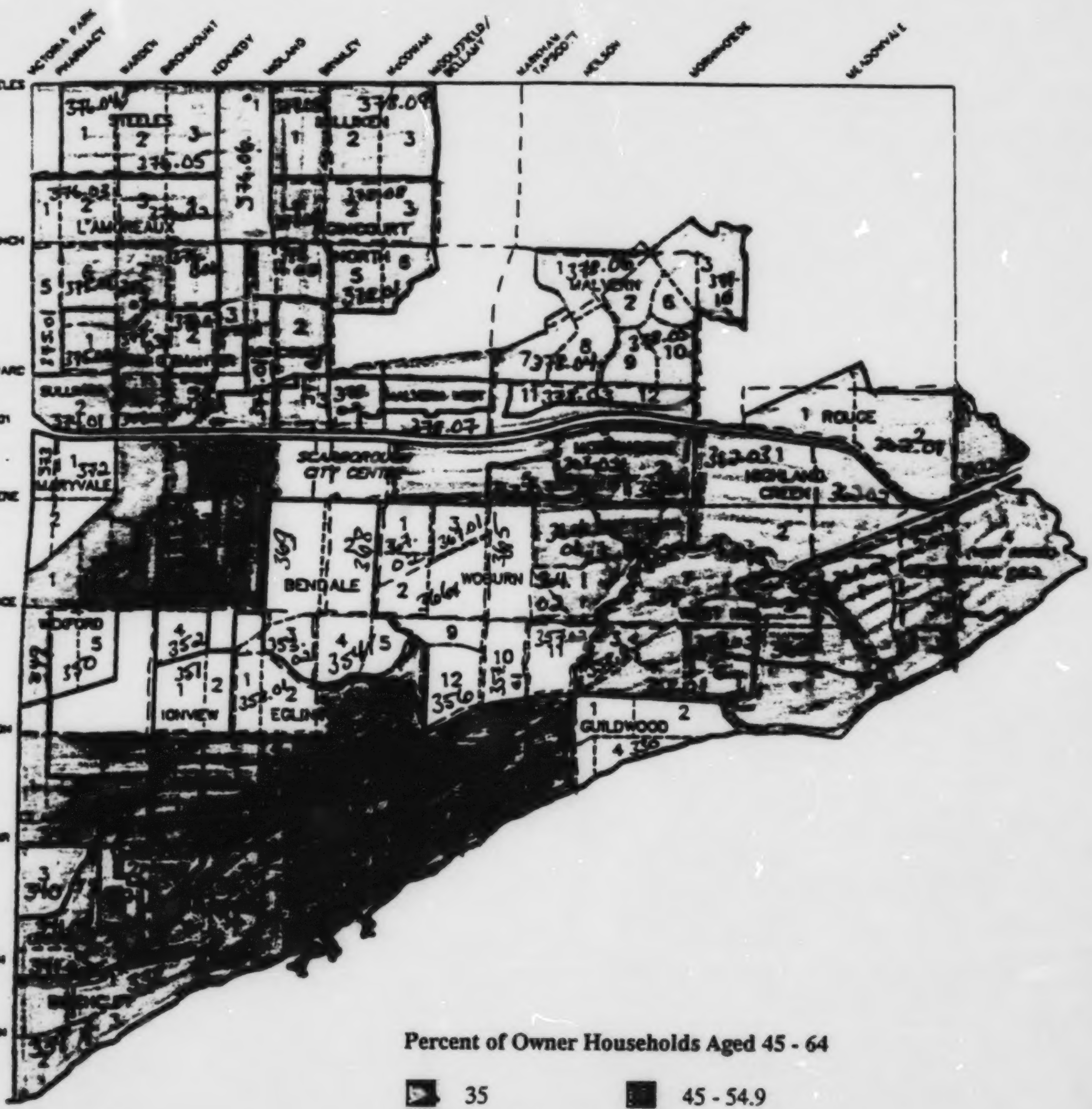
Percent of Owner Households under 45 Years

■ 35
▨ 35 - 44.9
▣ 45 - 54.9
☐ 55 +

Source: 1981 Census of Canada

MAP 4A

HOUSEHOLD HEAD AGED 45 - 64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WARDEN
BIRCHMOUNT
KENNEDY
MIDLAND
BRIMLEY
McCOWAN
MIDDLEFIELD/ BELLAMY
MARKHAM TAPSCOTT
NELSON
MORNINGSIDE
MEADOWVALE
STEELES
FINCH
SHEPPARD
HWY. 401
LAWRENCE
EGLINTON
ST. CLAIR
DANFORTH
KINGSTON
STEELES
MILLIKEN
L'AMOREAUX
AGINCOURT
NORTH
MALVERN
ROUGE
HIGHLAND CREEK
SCARBOROUGH CITY CENTRE
MARYVALE
BENDALE
WOBURN
WEXFORD
IONVIEW
EGLINTON
GUILDWOOD

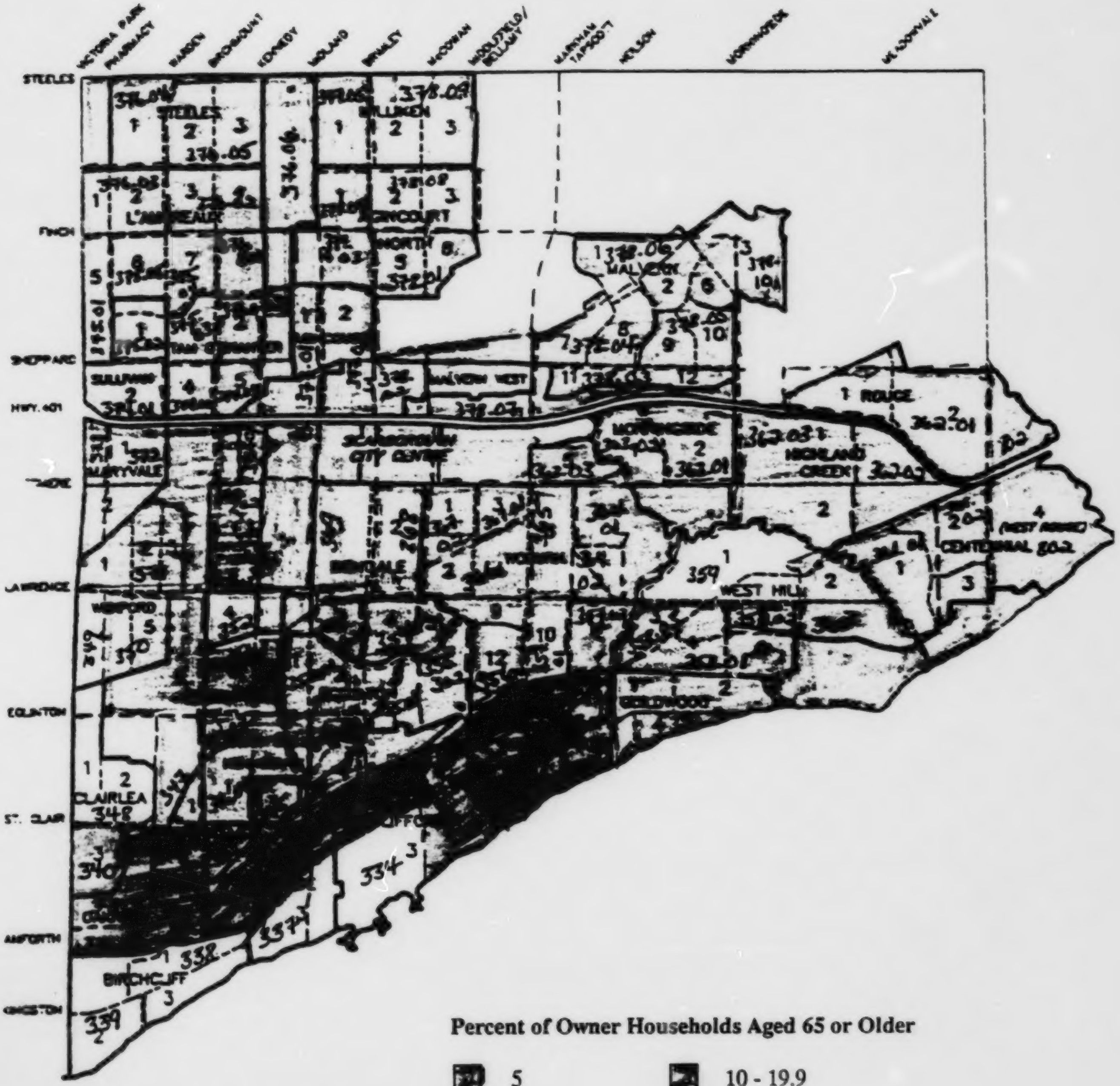
Percent of Owner Households Aged 45 - 64

▨ 35
▒ 35 - 44.9
■ 45 - 54.9
□ 55 +

Source: 1981 Census of Canada

MAP 4B

HOUSEHOLD HEAD AGED 65 OR OLDER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WARDEN
BIRCHMOUNT
KENNEDY
MIDLAND
BRIMLEY
McCOWAN
MIDDLEFIELD/ BELLAMY
MARKHAM TAPSCOTT
NEILSON
MORNINGSIDE
MEADOWVALE
STEELES
FINCH
SHEPPARD
HWY. 401
LAWRENCE
EGLINTON
ST. CLAIR
DANFORTH
KINGSTON
STEELES
MILLIKEN
L'AMOREAUX
AGINCOURT
NORTH
MALVERN
TAM O'SHANTER
SULLIVAN
MALVERN WEST
ROUGE
MORNINGSIDE
HIGHLAND CREEK
SCARBOROUGH CITY CENTRE
MARYVALE
BENDALE
WOBURN
WEST HILL
CENTENNIAL
WEXFORD
GUILDWOOD
CLAIRLEA
BIRCHCLIFF
348
340
334
337
338
339
359

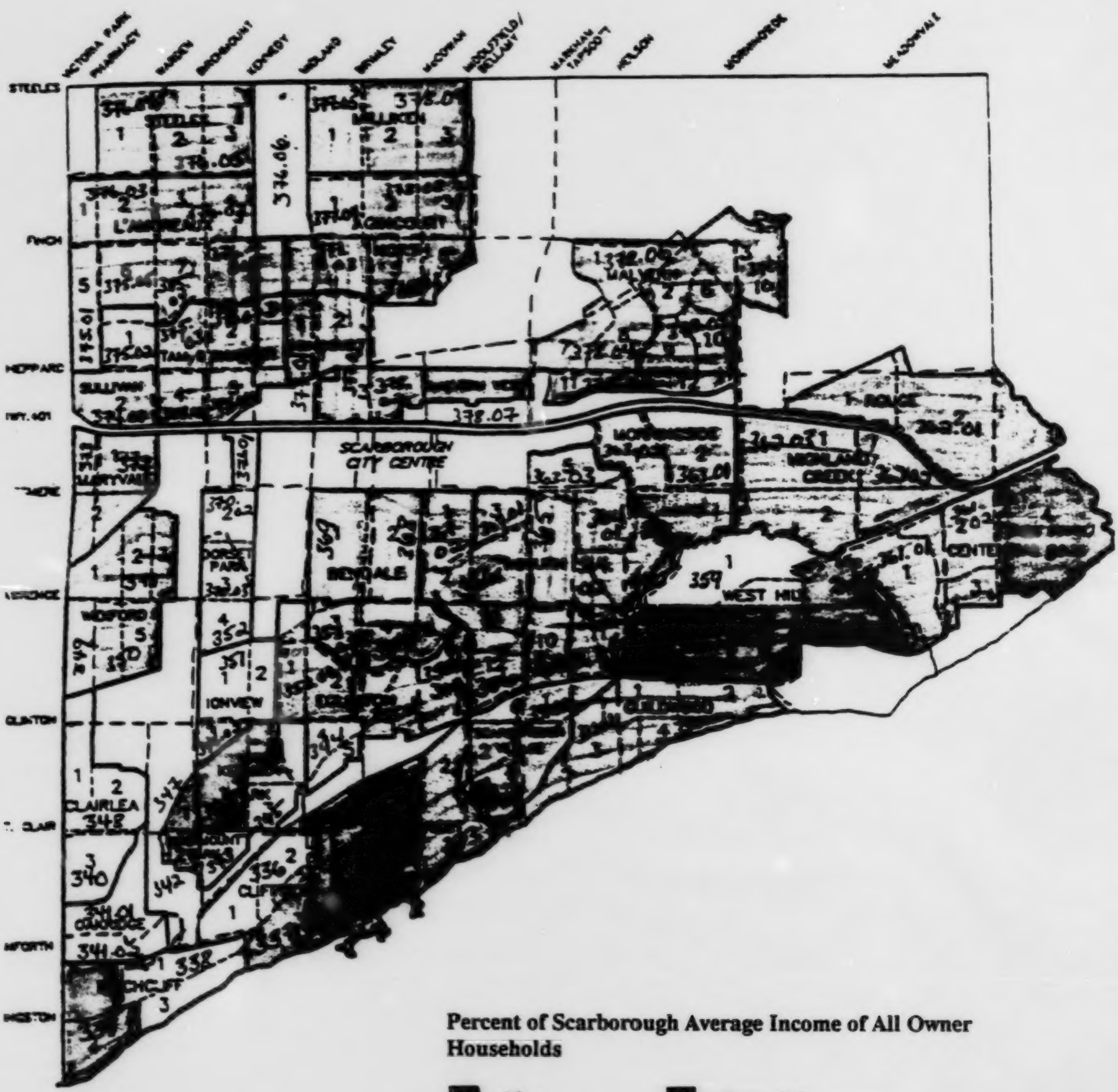
Percent of Owner Households Aged 65 or Older

▨	5	▨	10 - 19.9
■	5 - 9.9	☐	20 +

Source: 1981 Census of Canada

MAP 4C

AVERAGE OWNER HOUSEHOLD INCOME BY CENSUS TRACT
SCARBOROUGH, 1981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PHARMACY
WARDEN
BIRCHMOUNT
KENNEDY
MIDLAND
BRIMLEY
McCOWAN
MIDDLEFIELD/ BELLAMY
MARKHAM/ TAPSCOTT
NEILSON
MORNINGSIDE
MEADOWVALE
STEELES
FINCH
SHEPPARD
HWY. 401
ELLESMERE
LAWRENCE
EGLINTON
ST. CLAIR
DANFORTH
KINGSTON
STEELES
MILLIKEN
L'AMOREAUX
AGINCOURT
MALVERN
TAM O'SHANTER
SULLIVAN
ROUGE
MORNINGSIDE
HIGHLAND CREEK
SCARBOROUGH CITY CENTRE
MARYVALE
DORSET PARK
BENDALE
WEST HILL
CENTENNIAL
WEXFORD
IONVIEW
GUILDWOOD
CLAIRLEA
CLIFFCREST
OAKRIDGE
BIRCHCLIFF
376.06
378.07
362.01
359
352
348
340
342
341.01
341.02
338

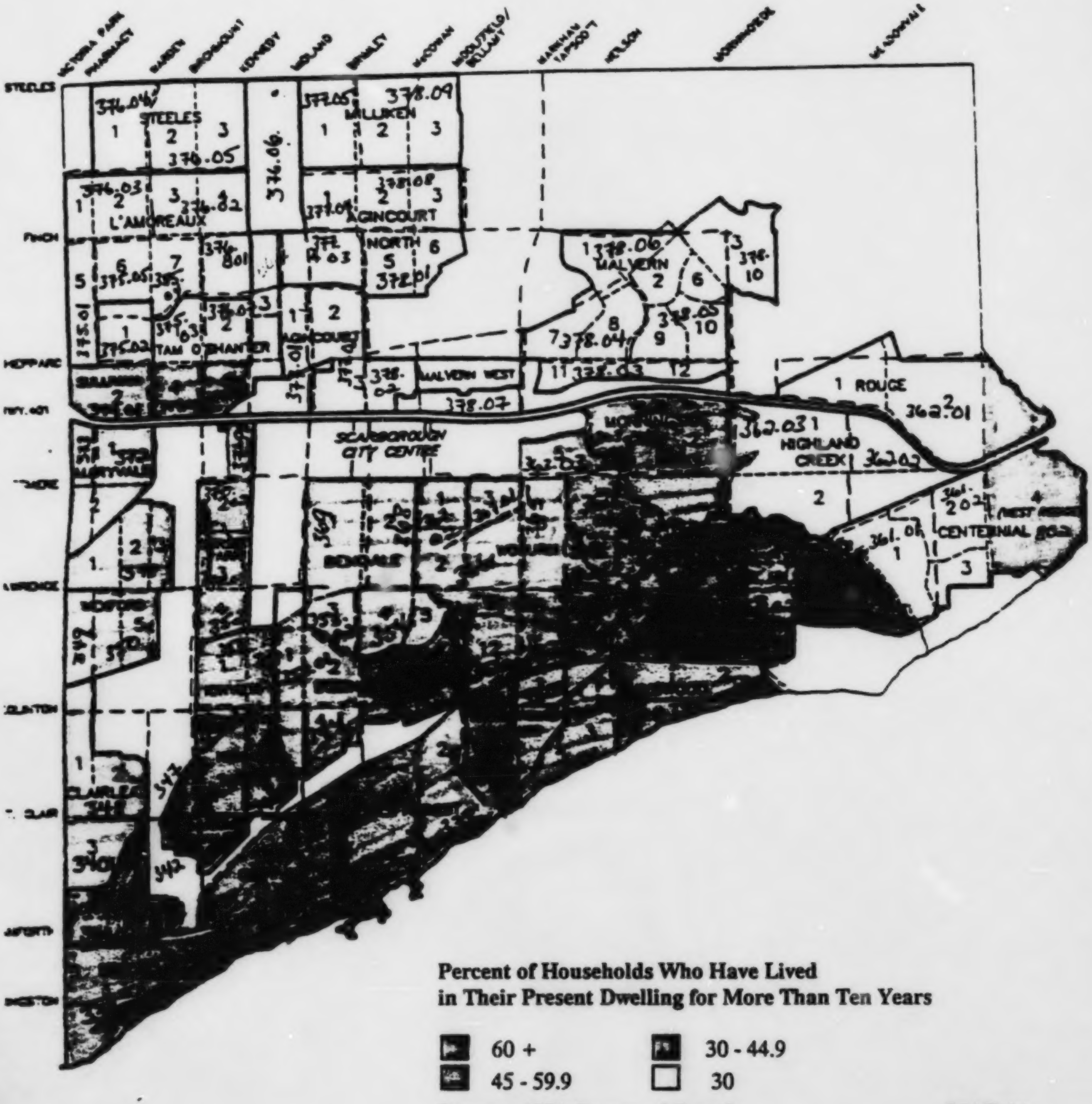
Percent of Scarborough Average Income of All Owner Households

■ 10 +
▨ 0 to 9.9
▩ 0 to - 9.9
☐ -10 +

Source: 1981 Census of Canada

MAP 5

HOUSEHOLD WHO HAVE LIVED IN THEIR PRESENT DWELLING FOR MORE THAN TEN YEARS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PHARMACY
WARDEN
BIRCHMOUNT
KENNEDY
MIDLAND
BRIMLEY
McCOWAN
MIDDLEFIELD/BELLAMY
MARKHAM/TAPSCOTT
NEILSON
MORNINGSIDE
MEADOWVALE
STEELES
FINCH
SHEPPARD
HWY. 401
LAWRENCE
EGLINTON
ST. CLAIR
DANFORTH
KINGSTON
STEELES
MILLIKEN
L'AMOREAUX
AGINCOURT
NORTH
MALVERN
TAM O'SHANTER
AGINCOURT
MALVERN WEST
ROUGE
HIGHLAND CREEK
SCARBOROUGH CITY CENTRE
BENDALE
WOBURN
CENTENNIAL
CLAIRLEA
376.04
376.05
376.06
377.05
378.09
376.03
376.02
378.08
377.04
376.01
377.03
378.02
378.01
378.06
378.10
378.05
378.04
378.03
375.01
375.02
378.07
362.01
362.03
362.02
361.02
361.01
342

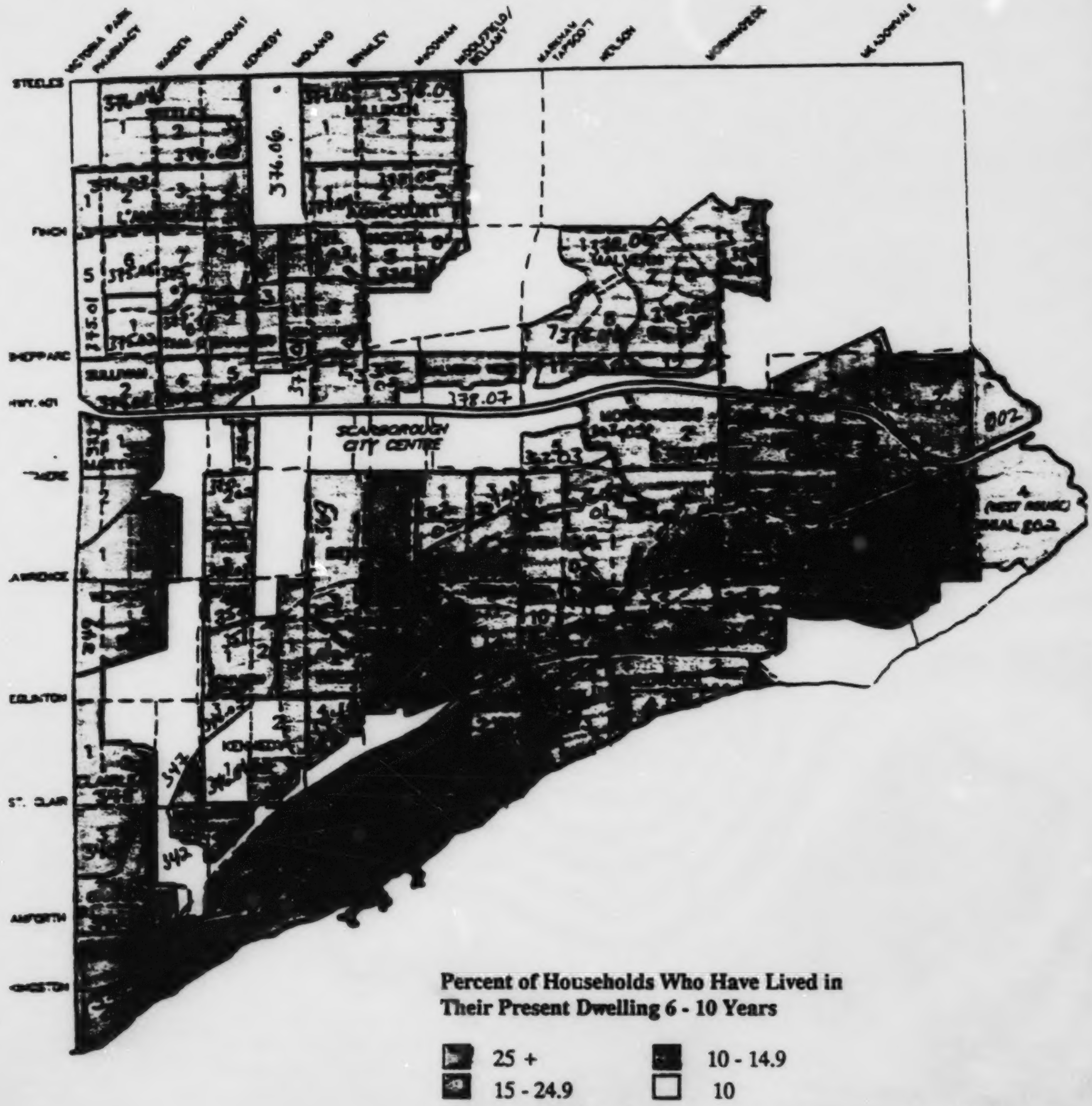
Percent of Households Who Have Lived in Their Present Dwelling for More Than Ten Years

■ 60 +
▨ 45 - 59.9
■ 30 - 44.9
☐ 30

Source: 1981 Census of Canada

MAP 6A

HOUSEHOLDS WHO HAVE LIVED IN THEIR PRESENT DWELLING FOR 6 - 10 YEARS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WARDEN
BIRCHMOUNT
KENNEDY
MIDLAND
BRIMLEY
McCOWAN
MIDDLEFIELD/BELLAMY
MARKHAM
TAPSCOTT
NEILSON
MORNINGSIDE
MEADOWVALE
STEELES
FINCH
SHEPPARD
HWY. 401
ELLESMERE
LAWRENCE
EGLINTON
ST. CLAIR
DANFORTH
KINGSTON
SCARBOROUGH CITY CENTRE
376.06
378.07
802
MORNINGSIDE
KENNEDY
(WEST ROUGE)
342
343

Percent of Households Who Have Lived in Their Present Dwelling 6 - 10 Years

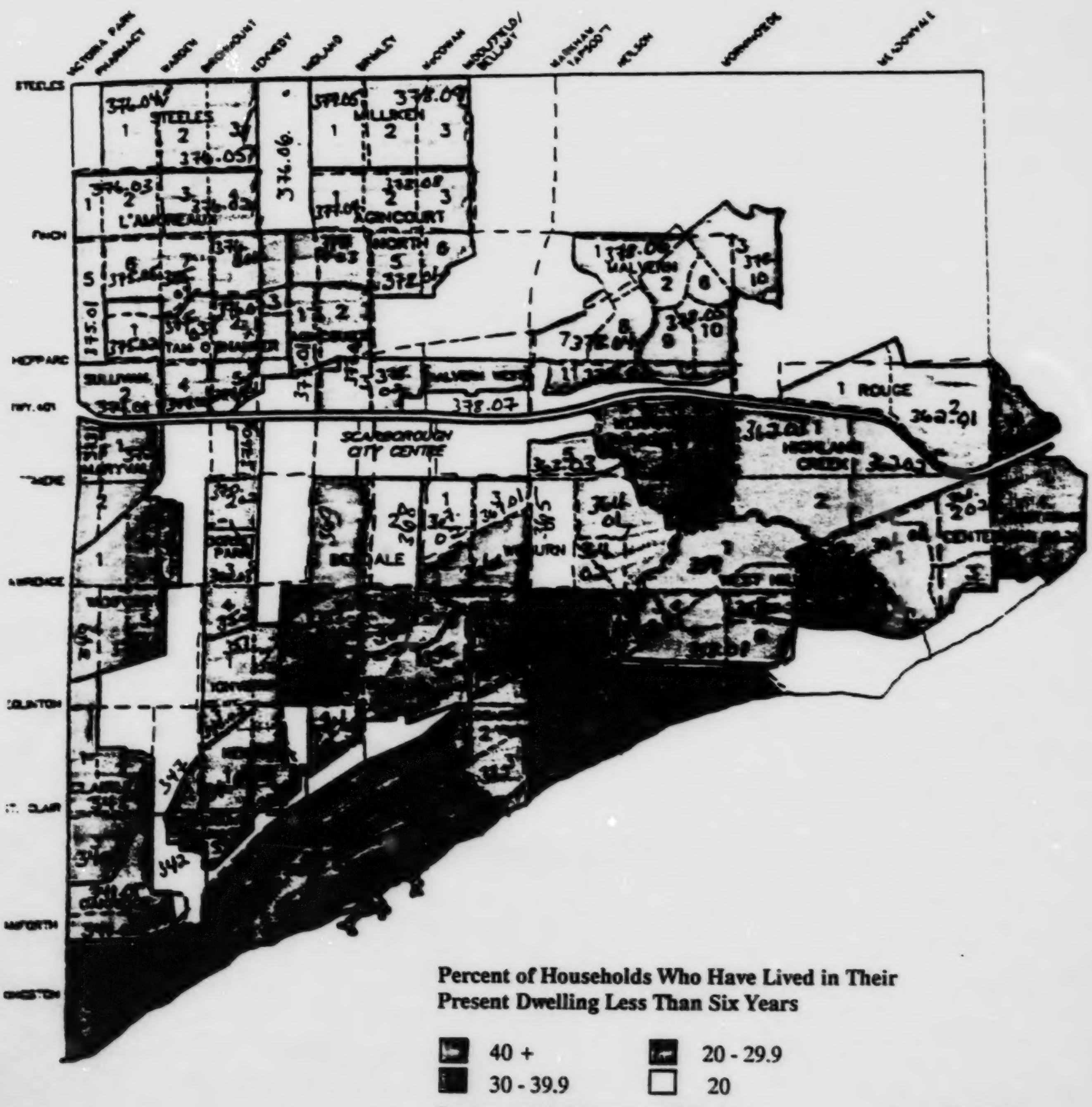
▨ 25 + ■ 10 - 14.9

▨ 15 - 24.9 ☐ 10

Source: 1981 Census of Canada

MAP 6B

HOUSEHOLDS WHO HAVE LIVED IN THEIR PRESENT DWELLING FOR LESS THAN SIX YEARS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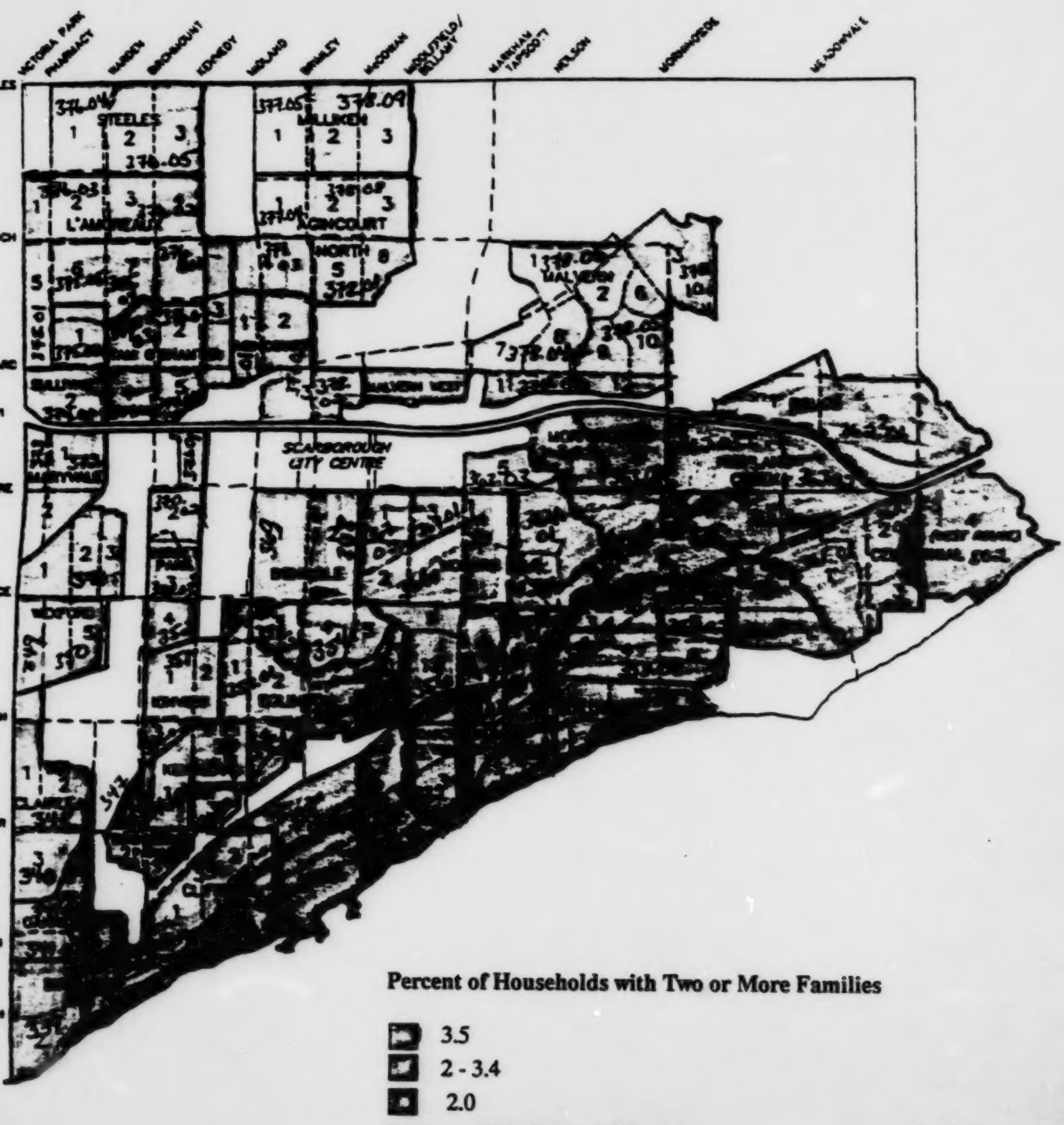
PHARMACY
WARDEN
BIRCHMOUNT
KENNEDY
MIDLAND
BRIMLEY
McCOWAN
MIDDLEFIELD/ BELLAMY
MARKHAM
NEILSON
MORNINGSIDE
MEADOWVALE
STEELES
FINCH
SHEPPARD
HWY. 401
EGLINTON
ST. CLAIR
DANFORTH
KINGSTON
STEELES
MILLIKEN
L'AMOREAUX
AGINCOURT
NORTH
MALVERN
TAM O'SHANTER
SULLIVAN
MALVERN WEST
ROUGE
SCARBOROUGH CITY CENTRE
HIGHLAND CREEK
BENDALE
WOBURN
WEST HILL
CENTENNIAL
376.04
376.05
376.06
378.05
378.09
376.03
378.08
378.07
375.01
362.03
362.01
342
Percent of Households Who Have Lived in Their Present Dwelling Less Than Six Years
40 +
20 - 29.9
30 - 39.9
20

Source: 1981 Census of Canada

MAP 6C

HOUSEHOLDS WITH TWO OR MORE FAMILIES BY CENSUS TRACT
SCARBOROUGH, 1986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WARDEN
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BRIMLEY
McCOWAN
MIDDLEFIELD/BELLAMY
MARKHAM/TAPSCOTT
NEILSON
MORNINGSIDE
MEADOWVALE
STEELES
FINCH
SHEPPARD
HWY. 401
LAWRENCE
EGLINTON
ST. CLAIR
DANFORTH
KINGSTON
STEELES
MILLIKEN
L'AMOREAUX
AGINCOURT
NORTH
MALVERN
MALVERN WEST
SCARBOROUGH CITY CENTRE
MARYVALE
WEXFORD
BENDALE
KENNEDY
376.04
376.05
377.05
378.09
377.04
378.08
378.03
378.02
370

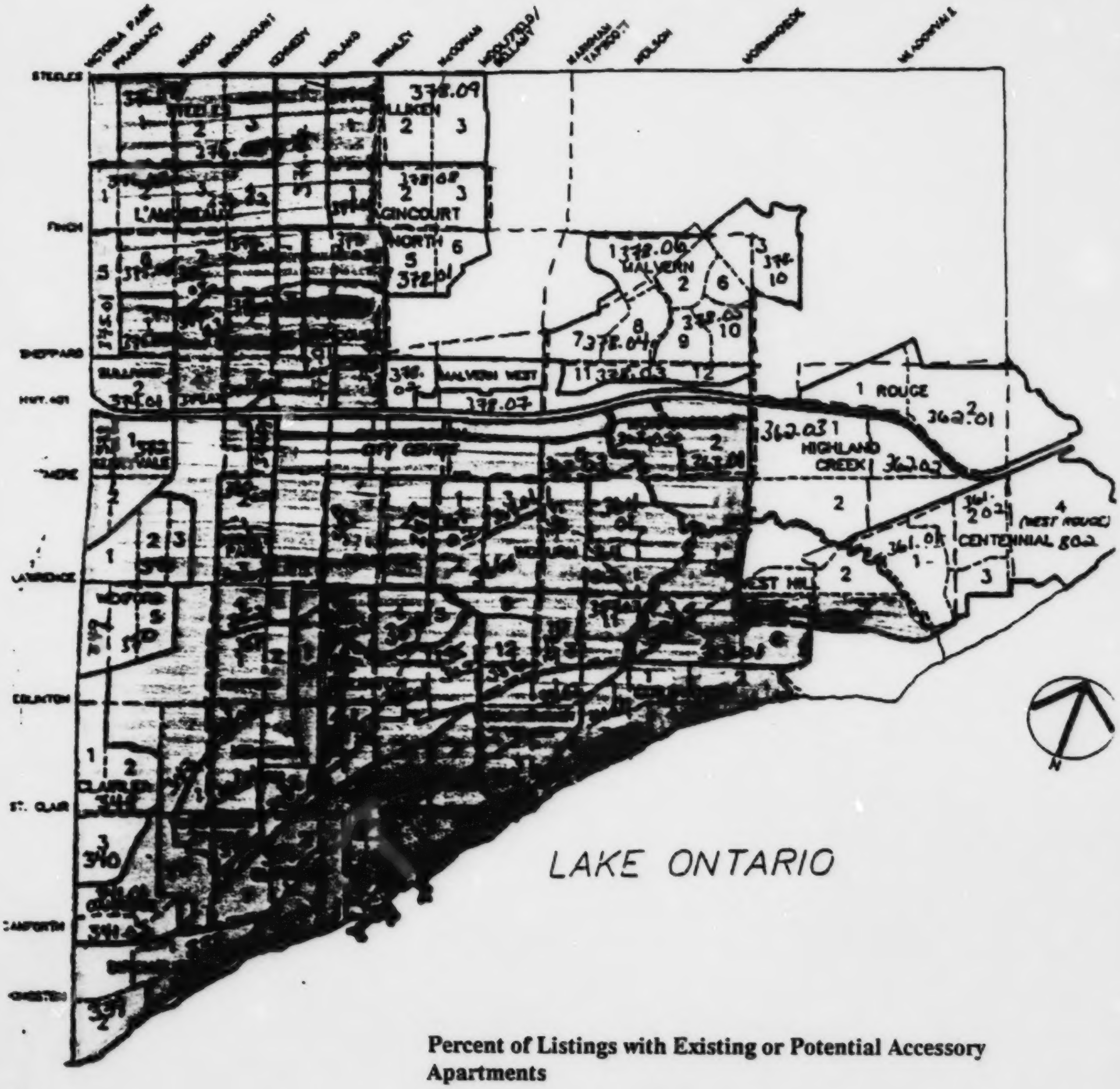
Percent of Households with Two or More Families

- ▭ 3.5
- ▨ 2 - 3.4
- ■ 2.0

Source: 1986 Census of Canada

MAP 7

SINGLE AND SEMI-DETACHED DWELLINGS WITH EXISTING OR POTENTIAL ACCESSORY APARTMENTS, 1988


VICTORIA PARK
PHARMACY
WARDEN
BIRCHMOUNT
KENNEDY
MIDLAND
BRIMLEY
McCOWAN
MIDDLEFIELD/BELLAMY
MARKHAM TAPSCOTT
NEILSON
MORNINGSIDE
MEADOWVALE
STEELES
FINCH
SHEPPARD
HWY. 401
LAWRENCE
EGLINTON
ST. CLAIR
DANFORTH
KINGSTON
MILLIKEN
L'AMOREAUX
AGINCOURT
NORTH
MALVERN
MALVERN WEST
CITY CENTRE
ROUGE
HIGHLAND CREEK
(WEST ROUGE)
CENTENNIAL
WEST HILL
WEXFORD
CLAIRLEA
LAKE ONTARIO
N

Percent of Listings with Existing or Potential Accessory Apartments

■ 30.0 +
▩ 20 - 29.9
▦ 10 - 19.9
☐ 10

Source: Toronto Real Estate Board

MAP 8

APPENDIX B

Checking The Consistency of The Neighbourhood Typology

CHECKING THE CONSISTENCY OF THE NEIGHBOURHOOD TYPOLOGY

The neighbourhoods delineated on the basis of house type were checked against census data at the census tract level in order to ascertain the characteristics of residents of each neighbourhood type. Where possible, household characteristics were obtained at the census tract level for owner households only. The available data included average household income, age of head and length of occupancy (using 1981 census data and boundaries). The number of persons per household and households with and without children were not available for owner households only. Using data which included renters would have resulted in misleading findings about the characteristics of owner households.

In many cases, even with the census data narrowed down to owners only, the large size of the census tracts made it impossible to distinguish the characteristics of a single neighbourhood type because of the presence of one or more different neighbourhood types within the same census tract. This was especially the case for Type 4 and 5 which generally represent localized areas of a housing type (Type 4) or an infill process (Type 5).

This was not as much a problem with Types 1, 2A and 3 since these types were more representative of larger areas. The case of infill of Type 3 units in other areas, however, cannot be distinguished at the census tract level.

Therefore, using only the neighbourhoods which were homogeneous within a census tract, the discrepancies in the typology which are evident are as follows:

TYPE 1

Seventeen Type 1 census tracts were compared. Two census tracts did not seem to fit the Type 1 typology, that is, the western portion of Morningside (CT 363.02) and the northern portion of Oakridge (CT 341.01).

In CT 363.02 (Morningside) households are younger and average household incomes are higher here than in other Type 1 areas. The housing stock is also newer with most dwellings having been built in the 1960's and 1970's as opposed to the 1940s and 1950s which is typical of other Type 1 areas. This area is also less stable with only a third of the households having lived in their dwelling for more than ten years as opposed to two-thirds in most other Type 1 areas.

In CT 341.01 (Oakridge), there is a large proportion of households aged 65 + but a smaller proportion in the 45-54 age groups than is typical of Type 1 areas and even of Scarborough as a whole. This area is less stable than other Type 1 areas, with only 40 percent of the households having lived in their dwellings for more than ten years.

TYPE 2A

Twelve census tracts were compared. Two of the twelve census tracts had younger households than was typical of the other Type 2A areas i.e., CT 358.02 in the centre of West Hill and CT 374.02 in Sullivan (although there is a large proportion of seniors in CT 358.02). CT 358.02 was also less stable with smaller proportions of households having lived in their dwellings for over ten years than is typical of other Type 2A areas. Dwellings in CT 357.02, CT 358.02, CT 374.02, CT 375.01 and CT 375.01 are also relatively newer than is typical of the stock in other Type 2A areas.

TYPE 2B

Fourteen census tracts were compared. Four of the 14 tracts had younger households than was typical of other Type 2b areas including CT 361 in Centennial, CT 375.03 in Tam O'Shanter and CT 375.04 and 376.01 in L'Amoreaux. These areas also are less stable with smaller proportions having lived in their homes for over ten years than is the case in other Type 2b areas. In CT 361 and CT 375.03, the stock is relatively newer. In these areas only 50 percent and 53 percent respectively, of the owned stock was built prior to 1970 compared to over 80 percent in the other Type 2b areas.

Census Tracts 375.04 and 376.01 also show a relatively large proportion of post 1960s dwellings.

CT 337 in Cliffside has a relatively large proportion of senior households.

TYPE 3

No discrepancies were found but only three census tracts could be compared.

TYPE 4

The northern portion of Birchmount Park (CT 347) was the only census tract with all Type 4 areas (although it did have a bit of Type 5 infill as well).

TYPE 5

Only CT 360 in West Hill could be identified as a Type 5.

APPENDIX C

List of Meetings

LIST OF MEETINGS

1. **Offices of Berridge Lewinberg Greenberg: Wednesday March 2, 1988**
    1. Peter Moore, City of Scarborough
    2. Patricia Vanini, Ministry of Municipal Affairs
    3. Kathryn Myers, Ministry of Housing
    4. George Przybylowski, George P. Marketing
    5. Frank Lewinberg, Berridge Lewinberg Greenberg
       Andrea Gabor
       Willa Burgess

2. **Scarborough Planning Department: Wednesday March 15, 1988**
    1. Elaine Hitchman, Scarborough Planning
       Peter Moore
    2. Greg Lampert, Clayton Research Associates
       Margaret Wouters
    3. George Przybylowski, George P. Marketing
    4. Frank Lewinberg, Berridge Lewinberg Greenberg
       Andrea Gabor
       Willa Burgess

3. **Scarborough Planning Department: Wednesday March 23, 1988**
    1. Ken Whitwell, Director Scarborough Planning
    2. Peter Poots, Director Community Planning
    3. Elaine Hitchman, Scarborough Planning
    4. Greg Lampert, Clayton Research Associates
    5. Frank Lewinberg, Berridge Lewinberg Greenberg
       Andrea Gabor
       Willa Burgess

4. **Scarborough Planning Department: Friday April 8, 1988**

1. Anne McCauley, South East Scarborough Planning Department
2. Ray Poitras, North West Scarborough Planning Department
3. Brigitte Scholz, North East Scarborough Planning Department
4. Carl Januszczak, North West Scarborough Planning Department
5. Janice Robinson, North East Scarborough Planning Department
6. David Beasley, North West Scarborough Planning Department
7. Denise Rundle, South West Scarborough Planning Department
8. Aristole Christou, South West Scarborough Planning Department
9. Bela Kaposi, South East Scarborough Planning Department
10. Peter Moore, City of Scarborough
11. Frank Lewinberg, Berridge Lewinberg Greenberg
    Andrea Gabor
    Willa Burgess
    George Przybylowski

5. **Scarborough Municipal Department: Friday April 22, 1988**

1. Lorne Ross, Manager of Planning
2. J.C. Mcdonald, Assistance Director - Fire Prevention
3. Ullie Wischnewska, Director - Property Standard
4. Ann Rexe, Senior Planner BC Review Planning
5. Janice Robinson, Senior Planner of Planning
6. Mary Pitchford, Planner of Recreation and Park
7. Ray Poitras, Planner of Planning
8. Kathleen Naylor, Solicitor - Law
9. Paul Higgins, Assistant Director Health (Inspection)
10. Ferrucio Castellarin, MGR Financial Planning
11. Anne McCauley, South East Division Planning
12. Joe Debono, Manager/Building inspectors
13. Barry Gambles Director Development of Engineering
14. Judy McLeod, Manager, Community Planning
15. Frank Lewinberg, Berridge Lewinberg Greenberg

6. **Offices of Berridge Lewinberg Greenberg: Tuesday May 17, 1988**

   1. Frank Lewinberg, Berridge Lewinberg Greenberg
      Andrea Gabor
      Willa Burgess
   2. Greg Lampert, Clayton Research Associates
      Margaret Wouters
   3. Peter Moore, Scarborough Planning Department
   4. George Przybylowski, George P. Marketing

7. **Scarborough City Hall: Monday June 6, 1988**

   1. Harvey Barron, Alderman Ward 1
   2. Judy McLeod, Scarborough Planning Department
      Peter Moore
   3. George Przybylowski, George P. Marketing
   4. Andrea Gabor, Berridge Lewinberg Greenberg

8. **Scarborough Planning Department: Thursday June 9, 1988**

   1. Valerie Liske, Scarborough Housing Department
      Susan Goddard
      Barb J.
      Lidia Casas
      John Bagnall
      Louis Robinson
      Doug Hum
   2. Peter Moore, Scarborough Planning Department
   3. George Przybylowski, George P. Marketing
   4. Frank Lewinberg, Berridge Lewinberg Greenberg
      Andrea Gabor
      Lizette Zuniga

9. **Scarborough City Hall: June 28, 1988**

   1. Marilyn Mushinski, Alderman Ward 5
   2. Frank Lewinberg: Berridge Lewinberg Greenberg
      Lizette Zuniga
   3. George Przybylowski: George P. Marketing

10. **Offices of Berridge, Lewinberg and Greenberg, Monday July 4th, 1988**

    1. Elaine Hitchman, Scarborough Planning Department
       Peter Moore: Scarborough Planning Department
    2. Frank Lewinberg: Berridge Lewinberg Greenberg
       Lizette Zuniga: Berridge Lewinberg Greenberg

11. Scarborough Planning Department: August 3, 1988

1. Elaine Hitchman: Scarborough Planning Department
   Peter Moore: Scarborough Planning Department
   Anne McCauley: South East Division
   Carl Januszczak: North East Division
   Kennedy Self: Scarborough Planning Department
2. Frank Lewinberg: Berridge Lewinberg Greenberg
   Lizette Zuniga: Berridge Lewinberg Greenberg
   Pamela Blais: Berridge Lewinberg Greenberg

12. Scarborough City Hall: August 14, 1988

1. Scott Cavallier: Alderman Ward 11
2. Peter Moore: Scarborough Planning Department
3. Frank Lewinberg: Berridge Lewinberg Greenberg
   Lizette Zuniga: Berridge Lewinberg Greenberg

13. Scarborough City Hall: August 15, 1988

1. John Mackie: Alderman Ward 9
2. Peter Moore: Scarborough Planning Department
3. Frank Lewinberg: Berridge Lewinberg Greenberg
   Lizette Zuniga: Berridge Lewinberg Greenberg

14. Scarborough City Hall: August 15, 1988

1. Harvey Barron: Alderman Ward 1
2. Peter Moore: Scarborough Planning Department
3. Frank Lewinberg: Berridge Lewinberg Greenberg
   Lizette Zuniga: Berridge Lewinberg Greenberg

15. Scarborough City Hall: August 15, 1988

1. Marilyn Mushinski: Alderman Ward 5
2. Peter Moore: Scarborough Planning Department
3. Frank Lewinberg: Berridge Lewinberg Greenberg
   Lizette Zuniga: Berridge Lewinberg Greenberg

Appendix K

LIST OF EXHIBITS

The following is a list of presentation boards prepared in conjunction with the report.

PHOTOGRAPHS OF HOUSE TYPES, SCARBOROUGH

Exhibit A.	House Type 1
Exhibit B.	House Type 2a
Exhibit C.	House Type 2b
Exhibit D.	House Type 3
Exhibit E.	House Type 4
Exhibit F.	Type 5 - Infill

PHOTOGRAPHS OF HOUSE TYPES, BY STUDY AREA

Exhibit G.	House Type 1
Exhibit H.	House Type 2a
Exhibit I.	House Type 2b
Exhibit J.	House Type 3
Exhibit K.	House Type 4
Exhibit L.	Type 5 - Infill

EXHIBIT M.	MAP OF SCARBOROUGH BY HOUSE TYPE

HOUSE PLANS - EXISTING CONDITIONS AND CONVERSIONS

Exhibit N.	House Type 1
Exhibit O.	House Type 2a
Exhibit P.	House Type 2b - Two Storey
Exhibit Q.	House Type 2b - Split Level
Exhibit R.	House Type 3
Exhibit S.	House Type 4

STREET PLANS - STUDY AREAS

Exhibit T.	House Type 1
Exhibit U.	House Type 2a
Exhibit V.	House Type 2b
Exhibit W.	House Type 3
Exhibit X.	House Type 4
Exhibit Y.	Type 5 - Infill

Appendix L

SCARBOROUGH CASE STUDIES

Planning Analysis of Study Streets

	Clairlea	Cliffside	Woburn	Steeles	West Hill
SECONDARY PLANS					
Land Use Designation	Low Density Residential Uses	Low Density Residential Uses	Residential Uses (see Amendment No.589)	Residential Uses (detached, semi-detached, street town house)	Residential uses (detached and semi-detached)
Maximum Height	3 stories	3 stories	n.a.	n.a.	n.a.
Maximum Density	36 units per hectare	44 units per hectare	37 units per hectare, unless already zoned for multiples or apartments	n.a.	n.a.
Access	At grade access to each unit	At grade access to each unit	n.a.	n.a.	n.a.
Frontage	Individual frontage on a public street	Individual frontage on a public street	n.a.	n.a.	n.a.

ZONING BY-LAW

	Clairlea	Cliffside	Woburn	Steeles	West Hill
Lot Frontage	Each lot or parcel to abut or front a public street	Each lot or parcel to abut or front a public street	Each lot or parcel to abut or front a public street	Each lot or parcel to abut or front a public street	Each lot or parcel to abut or front a public street
Building coverage	Maximum of 33% of the lot	Maximum of 33% of the lot area	Maximum 33% of the lot area	Maximum 40% of the lot area	Maximum 40% of the lot area
No. of parking spaces required	Minimum 1 space per dwelling unit	Minimum 1 space per dwelling unit	Minimum 1 space per dwelling unit	Minimum 1 space per dwelling unit	Minimum 1 space per dwelling unit
Size of Parking spaces	Minimum 2.7m by 5.7m	Minimum 2.7m by 5.7m	Minimum 2.7m by 5.7m	Minimum 2.7m by 5.7m	Minimum 2.7m by 5.7m
Location of parking spaces	On the same lot or parcel as the use they serve	On the same lot or parcel as the use they serve	On the same lot or parcel as the use they serve	On the same lot or parcel as the use they serve	On the same lot or parcel as the use they serve
	The parking space may be located in a street (front) yard provided that both side yards are less than 2.5m in width, and the dwelling unit was constructed prior to September 23, 1985, and that no parking space complying with the by-law was established on the lot as of Sept. 23, 1985	The parking space may be located in a street (front) yard provided that both side yards are less than 2.5m in width, and the dwelling unit was constructed prior to September 23, 1985, and that no parking space complying with the by-law was established on the lot as of Sept. 23, 1985	The parking space may be located in a street (front) yard provided that both side yards are less than 2.5m in width, and the dwelling unit was constructed prior to September 23, 1985, and that no parking space complying with the by-law was established on the lot as of Sept. 23, 1985	The parking space may be located in a street (front) yard provided that both side yards are less than 2.5m in width, and the dwelling unit was constructed prior to September 23, 1985, and that no parking space complying with the by-law was established on the lot as of Sept. 23, 1985	The parking space may be located in a street (front) yard provided that both side yards are less than 2.5m in width, and the dwelling unit was constructed prior to September 23, 1985, and that no parking space complying with the by-law was established on the lot as of Sept. 23, 1985

	Clairlea	Cliffside	Woburn	Steeles	West Hill
Driveways	A minimum width of 2.5m and a maximum width of 6m	A minimum width of 2.5m and a maximum width of 6m	A minimum width of 2.5m and a maximum width of 6m	A minimum width of 2.5m and a maximum width of 6m	A minimum width of 2.5m and a maximum width of 6m
Uses permitted	Single family dwellings, i.e. a building occupied by one family only, with one kitchen	Single family dwellings, i.e. a building occupied by one family only, with one kitchen	DVB*: Single family dwellings, i.e. a building occupied by one family only, with one kitchen PHC*: Two family dwellings (i.e. a building divided vertically into two single family dwellings) and single family dwellings	Lots 196-201: Single family dwellings Lots 202-204: Semi-detached dwellings and single family dwellings	Single family dwellings

	Clairlea	Cliffside	Woburn	Steeles	West Hill
Intensity of use	One single family dwelling per lot	One single family dwelling per lot	PHC: max. 2 dwelling units per parcel with min. frontage of 18m. and min.613 sq.m. of area or max. 1 dwelling unit per parcel with min. frontage of 9m and a min. 306 sq.m. of area DVB: 1 single family dwelling per parcel with min. 13.5m frontage and a min. 15m width at the front yard building setback line, and a min. area of 510 sq.m.	Lots 196-201: 1 single family dwelling per lot Lots 202-204: Maximum 2 dwelling units per lot.[6]	One single family dwelling per parcel of land with a min. 13.5m frontage on a public street and a min. area of 557 sq.m.
Front Yard	Minimum 6m	n.a.	n.a.	n.a.	n.a.

	Clairlea	Cliffside	Woburn	Steeles	West Hill
Side Yards	Each a minimum of 900 mm except corner lots, where minimum is 4.5m abutting side street Attached or detached garages may be erected within 300 mm of side lot line, provided it is 1.2m from the habitable portion of adjacent properties	Minimum 1.2m each side of a one-storey dwelling, plus 600mm for each additional or partial storey, minimum driveway width 2.4m	DVB: Min. 1.2m from each side of a one-storey dwelling, plus 600mm for each additional or partial storey. Carports, attached and detached garages may be erected not less than 300mm from the side lot line, provided the structure is not less than 1.5m from a dwelling unit or structure on adjacent properties FHC: Min. side yard without attached garage or carport 2.4 m from side lot line; with attached garage, 1.2m for a one-storey, 600mm for each additional storey	Min. 1.2m from each side for a one-storey dwelling, plus 600mm for each additional or partial storey An attached garage may be erected not less than 300mm from the side lot line, providing it is at least 1.5m from the dwelling on the adjoining lot	Min. 900mm from each side.

	Clairlea	Cliffside	Woburn	Steeles	West Hill
Minimum Building Setback	n.a.	16m from the centre line of the original road allowance	PDC, DVB: 6m. from the street line	From the street line: 5.1m from the front lot line on a regular lot, 6m from the front lot line of a reversed lot, 4.5m from the side street lot line on a corner lot	Min. 6m from the street line
Rear Yard	n.a.	n.a.	n.a.	Min. 7.5m from the rear lot line	n.a.
Floor area	Minimum first floor area for one storey buildings - 74 sq.m., minimum for more than one storey buildings - 55 sq.m.	Minimum ground floor area 92 sq.m. for one storey or split level dwellings; minimum ground floor area 65 sq.m. for more than one storey dwellings	PHC: Min. ground floor area 111 sq.m. per dwelling unit for a one storey building, 65 sq.m. for a more than one storey building DVB: Min. ground floor area 120 sq.m. for a one storey building, 69 sq.m. for a more than one storey building. For a split level dwelling, min. ground floor area 120 sq.m. or min. floor area 138 sq.m.	Lots 196-201: Min. ground floor area for single family dwellings of 1 storey, 102 sq.m.; of 1.5 storeys, 69sq.m.; of 2 storeys, 55 sq.m. Lots 202-204: Min. ground floor area for a 1 storey building, 102 sq.m. per dwelling unit; 55.5sq.m. for a more than one storey building; 117 sq.m. min. gross floor area for a split level dwelling	Min. ground floor area for a one-storey dwelling, 97 sq.m.; 107 sq.m. min. floor area for a more than one storey or split level dwelling

	Clairlea	Cliffside	Woburn	Steeles	West Hill
Miscellaneous	max. ground floor building coverage 33% of lot area	n.a.	PHC: On reversed lots rear 1.5m only to be used for landscaping purposes.	An attached garage to be erected with each dwelling unit. Underground parking structures permitted, provided they are distant from the street line by a measurement equal to the depth of the structure, and at minimum 3m.	Detached and attached garages may be erected within 300mm of the side lot line, provided it is at least 1.5m from the dwelling unit on the adjoining property

*PHC = Pendle Hill Court

DVB = Dolly Varden Blvd.

Appendix M

Berridge Lewinberg Greenber

■ ■ ■

February 7, 1989 File 88013

Mr. Peter Sidorchuk
Superintendent of Planning
and Operations
Scarborough Board of Education
140 Borough Drive
Scarborough, Ontario
M1P 4N6

Dear Mr. Sidorchuk:

Re: Scarborough: Maturing Neighbourhoods Study

We are a team of consultants that has been commissioned by the City of Scarborough to undertake a study of the potential and constraints associated with "housing intensification" in Scarborough.

A critical aspect of our study plan, as approved by City Council, is to seek the opinions of all those responsible for the implementation of Council policies in Scarborough. We are interested to learn to what extent your Department's work load, budget and areas of responsibility will be affected by changes being contemplated. In addition we seek your general opinions based upon your experience of having implemented programs in Scarborough for many years.

We do not yet have a report available, therefore, we have outlined a few simple assumptions for you to respond specifically to. We would be pleased to supplement these assumptions in a meeting should you require additional information or wish to question us further on these matters. Once our final report is available your department will no doubt have an opportunity to review it in detail and comment directly to Council on the recommendations.

The Technical Analysis

By housing intensification we mean the more intensive use of existing housing and urban space in Scarborough's neighbourhoods. This includes homesharing, the use of basements or other portions of a house as a second apartment, and infilling or subdividing an existing lot to add a second house.

133 Richmond St. West
Suite 800
Toronto, Canada
M5H 2L3
Tel (416) 363-9004
Fax (416) 363-7467

Our study has two main phases. The first, and recently completed phase involves a "technical analysis", which includes:

- An explanation of the forces giving rise to intensification in Scarborough, such as social and demographic change, and housing market pressures.
- An evaluation of the amount of existing intensification in Scarborough - mostly in the form of illegal apartments - and how many additional housing units might be expected if second units were legalized.
- An evaluation of the implications of intensification, if it is to be legalized. This includes an evaluation of the most common perceptions concerning intensification.

Having presented the main points of our interim findings to Scarborough Council in the form of a slide show, we are now entering the second phase of the study, which consists of consultation with City Departments and the community of Scarborough.

The Questions

In our consultations with Scarborough Departments, we are seeking to ascertain what the implications of existing and potential intensification are for each Department's area of responsibility. We are, therefore, writing to you to obtain your written responses to the following questions:

A. In the study, we have estimated that there currently exist between 9,000 to 14,000 illegal apartments in Scarborough's existing low rise housing stock.

1. To what extent has the existence of the units and the population which they contain affected your Department's area of responsibility?
2. What have the implications been for school enrollments and capacities?
3. Have the impacts varied significantly from neighbourhood to neighbourhood, or have they been more or less consistent throughout Scarborough's residential areas?

4. Should Council decide to legalize all of these apartments, how would this affect your area of responsibility?

   a. What would the implications be for school enrollments and capacities?

5. Should Council decide to legalize some apartments - such as those which do meet the Building Code or other minimum requirements - but not others, how would this affect your area of responsibility?

   a. What would the implications be for school enrollments and capacities?

6. Should Council decide not to legalize any of the illegal apartments, how would this affect your area of responsibility?

   a. What would the implications be for school enrollments and capacities?

7. Please outline other issues you feel relevant with respect to existing illegal apartments.

B. Should second units in homes be legalized, under certain conditions, we estimate that around 250 additional units would be added across Scarborough each year. Legalization would mean an additional population of about 375 people annually. We would expect the population increase to be spread throughout all of the City's residential areas with perhaps some initial concentration in the older areas or in areas close to transportation facilities. We are assuming a) that no more than one additional unit (each having one car) will be permitted in a house, and b) a ten-year time frame.

1. What impact would the addition of these units in existing homes, or the additional population, have on the services for which your Department is responsible?

2. What would the implications be for school enrollments and capacities?

3. Would the impacts vary significantly from neighbourhood to neighbourhood, or would they be more or less consistent throughout Scarborough's residential areas?

4. Should the number of units resulting be double our estimate, or 500 additional units and a population of 750 people across Scarborough each year, how would that change your responses to the above questions?

    a. What impact would the addition of these units in existing homes or the additional population have on the services for which your Department is responsible?

    b. What would the implications be for school enrollments and capacities?

    c. Would the impacts vary significantly from neighbourhood to neighbourhood, or would they be more or less consistent throughout Scarborough's residential areas?

5. Please outline other issues you feel relevant with respect to permitting additional apartments within existing houses.

Please feel free to make any further points that we may have overlooked. Should you require any further information, please do not hesitate to contact Ms. Pamela Blais of my office (363-9004). We would appreciate your written response by March 9, 1989, so that we are able to complete our final report on the schedule laid down by City Council.

Yours very truly,

BERRIDGE LEWINBERG GREENBERG

Frank Lewinberg, MCIP

Education Centre
140 Borough Drive
Scarborough, Ontario
M1P 4N6
Tel. (416) 396-7100

Scarborough
Board of
Education

Cameron A. Cowan
Director of Education
Secretary and Treasurer

March 22, 1989.

Mr. Frank Lewinberg, MCIP
Berridge, Lewinberg, Greenberg Ltd.
133 Richmond St. W.
Suite 800
Toronto, Ontario
M5H 2L3

Dear Mr. Lewinberg:

Re: Scarborough - Maturing Neighbourhoods Study

Further to our meeting on Wednesday, March 8, 1989, I would like to confirm some of our major concerns and issues that must be addressed in your study on housing intensification in Scarborough. I am convinced that the possible adoption of your study by the City Council would likely have a sizable impact on our school system.

The proposed legalization of basement apartments has the potential of permitting an existing single family home as well as a new home, through in-filling process, to be subdivided into two dwelling units horizontally. Your computation on the estimated population increase resulting from this appears to focus mainly on the total overall number which provides only limited planning information, for agencies like the Board of Education which provides specialized services for a particular segment of the population. Our experience seems to indicate that a good number of young students from the existing illegal basement apartments are presently attending elementary school in their respective areas. On this basis, a study of the existing population profile of this type of accommodation should be included in your study.

To assist you in planning, to prevent the unnecessary overcrowding of schools, I hereby enclose a summary of elementary schools that have portable classrooms on the school sites. Although they are not the only schools that have accommodation problems, nevertheless, the list should serve the purpose of showing the general availability of pupil spaces on a community basis.

....2

Administrative Services Earl G. Campbell, Superintendent
Finance W. Donald Mason, Comptroller
Personnel Frank G. Plue, Superintendent
Planning and Operations Peter Sidorchuk, Superintendent

Plant Thomas A. Lennard, Superintendent
Program Rollit J. Goldring, Superintendent
Student and Community Services Ross E. Boden, Superintendent

The direct impact resulting from the proposed legalization would be an increase in enrolment and a decrease in available pupil spaces. In some cases the impact on the affected schools would be positive, while in most cases, the result would be overcrowding of school facilities. Also, there are many other related issues that have to be addressed. The potential increase in pupil population would also mean an increase in demand for spaces and supervision for day care and luncheon programmes and an increase in the number of teachers. With the imposition of new policies from the Ministry of Education on reduced classroom sizes for Grade 1 and Grade 2, the overall capacity rating of an elementary school will have to be adjusted downward to reflect this new trend.

Other concerns and issues include the potential burden on school bussing and students safety in crossing major roadways. All these issues have to be satisfactorily addressed on an individual school attendance area basis.

In conclusion, the Scarborough Board of Education must request that you consider all of the above issues and concerns prior to finalizing your study. Also, consideration must be given to formulating a monitoring process which would allow agencies like the Board of Education to review their resources in meeting the potential demand for services.

Thank you for the opportunity to participate in your study.

Yours truly,

Peter Sidorchuk
Superintendent
Planning and Operations

Attachment.
PS/KI/cl.
\KING\NEIGHSTU

LOCATIONS OF PORTABLE CLASSROOMS BY ELEMENTARY SCHOOLS AND COMMUNITIES

NAME OF SCHOOLS	NUMBER OF PORTABLES	COMMUNITY
Agnes Macphail P.S.	13	Milliken
Alexander Stirling P.S.	8	Malvern
Alexmuir Jr.P.S.	8	Agincourt North
Brookmill Blvd. Jr.P.S.	1	L'Amoreaux
Burrows Hall Jr.P.S	6	Malvern
Cedar Drive Jr.P.S.	4	Scarborough Village
Centennial Road Jr.P.S.	5	Centennial
Chester Le Jr.P.S.	1	L'Amoreaux
Chief Dan George P.S.	5	Rouge
Chine Drive P.S.	1	Cliffcrest
Churchill Heights Jr.P.S.	8	Woburn
Dr. Marion Hilliard Sr.P.S.	6	Malvern
Emily Carr P.S.	8	Malvern
Glamorgan Jr.P.S.	2	Dorset Park
Grey Owl Jr.P.S.	3	Malvern
Henry Kelsey Sr.P.S.	2	Agincourt
Highland Creek P.S.	5	Highland Creek
John G. Diefenbaker P.S.	1	Rouge
Joseph Howe Sr.P.S.	2	Centennial

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Date: March, 1989

JR. P.S. - JK. - GR. 6
P.S. - JK. - GR. 8
SR. P.S. - GR. - 7 -8

LOCATIONS OF PORTABLE CLASSROOMS BY ELEMENTARY SCHOOLS AND COMMUNITIES

NAME OF SCHOOLS	NUMBER OF PORTABLES	COMMUNITY
Kennedy P.S.	1	L'Amoreaux
Macklin P.S.	10	Milliken
Mary Shadd P.S.	4	Malvern
Meadowvale P.S.	2	Highland Creek
Military Trail P.S.	3	Morningside
Milliken P.S.	10	Milliken
North Agincourt Jr.P.S.	6	Agincourt
Percy Williams Jr.P.S.	9	North Agincourt
Regent Heights Jr.P.S.	1	Clairlea
Silver Springs P.S.	7	L'Amoreaux
Sir Samuel B. Steele Jr.P.S.	4	Steeles
St. Margaret's P.S.	3	West Hill
Tam O'Shanter Jr.P.S.	2	Tam O'Shanter
Terry Fox P.S.	12	Steeles
Tom Longboat Jr.P.S.	6	Malvern
West Hill P.S.	1	West Hill
White Haven Jr.P.S.	7	Malvern West
William G. Miller Jr.P.S.	3	West Hill
William G. Davis Jr.P.S.	4	Centennial
Woburn Jr.P.S.	1	Woburn

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JR. P.S. - JK. - GR. 6
P.S. - JK. - GR. 8
SR. P.S. - GR. - 7 -8

Date: March, 1989

A. In the study, we have estimated that there currently exist between 9,000 to 14,000 illegal apartments in Scarborough's existing low rise housing stock.

1. To what extent has the existence of the units and the population which they contain affected your Department's area of responsibility?

Although statistics are not available at the present time, it is reasonable to assume that the existing illegal apartments have already created a burden on some programmes, such as lunch and daycare programmes at some of the schools.

2. What have the implications been for school enrolments and capacities?

The twining of families within a residential dwelling enables some schools in a mature neighbourhood to continue to operate viably.

3. Have the impacts varied significantly from neighbourhood to neighbourhood, or have they been more or less consistent throughout Scarborough's residential areas?

Insufficient data to draw any valid conclusion. However, one has to assume that similarity exists in population profile for most of the basement apartment dwellers since their living environments are more or less the same.

4. Should council decide to legalize all of these apartments? How would this affect your area of responsibility?

a. What would the implications be for school enrolments and capacities?

The legalization of all the illegal apartments does not appear to have any immediate impact on the enrolments and capacities unless the legalization is done on an area-wide basis which would allow new units to be added into the area.

5. Should Council decide to legalize some apartments - such as those which do meet the Building Code or other minimum requirements - but not others, how would this affect your area of responsibility?

a. What would the implications be for school enrolments and capacities?

Since the existing pupil population will still be in the system, the legalization of some apartments should not affect the school enrolment unless the Municipality decides to prosecute the illegal ones.

6. Should Council decide not to legalize any of the illegal apartments, how would this affect your area of responsibility?

a. What would the implications be for school enrolments and capacities?

If these illegal apartments are still allowed to exist without being prosecuted then, there should be very little or no impact on the school enrolments and capacities.

7. Please outline other issues you feel relevant with respect to existing illegal apartments.

Since these basement apartments are considered illegal, there are no comprehensive records of their development history and population profile, thus making school planning very difficult. It is felt that a more detailed study of the existing situations accompanied by statistical analysis is essential prior to formulation of any policies that would determine the future stock of this type of accommodation.

B. Should second units in homes be legalized, under certain conditions, we estimate that around 250 additional units would be added across Scarborough each year. Legalization would mean an additional population of about 375 people annually. We would expect the population increase to be spread throughout all of the City's residential areas with perhaps some initial concentration in the older areas or in areas close to transportation facilities. We are assuming a) that no more than one additional unit (each having one car) will be permitted in a house and b) a ten-year time frame.

1. What impact would the addition of these units in existing homes, or the additional population, have on the services for which your department is responsible?

The figure of 250 additional units per year appears to be a low estimate. However, as the population grows, resulting from these additional units, there will be demand for additional teachers and spaces for daycare, luncheon and many other programs.

2. What would the implications be for school enrolments and capacities?

The introduction of additional units is expected to generate a substantial number of young students especially at lower grades. The extent of impact on school capacities resulting from the influx of pupils will depend on the amount of additional housing being allocated to certain areas.

3. Would the impacts vary significantly from neighbourhood to neighbourhood, or they be more or less consistent throughout Scarborough's residential areas?

The potential impact will vary from neighbourhood to neighbourhood. Any noticeable concentration in communities like Malvern would undoubtedly create unacceptable overcrowding problems in schools at all levels. Conversely, the influx of additional basement apartments in certain older neighbourhoods and communities would have the effect of maintaining the enrolments of certain schools at a functional level.

4. Should the number of units resulting be double our estimate, or 500 additional units and a population or 750 people across Scarborough each year; how would that change your responses to the above questions?

a. What impact would the addition of these units in existing homes or the additional population have on the services for which your department is responsible?

The demand for more teachers and more spaces for daycare facilities and more adequate supervision for luncheon programmes will increase as the pupil population grows.

b. What would the implications be for school enrolments and capacities?

Again the potential impact will depend on the number of additional units allocated to a given school attendance area. It is estimated that in a majority of cases, overcrowding of school facilities would result.

c. Would the impacts vary significantly from neighbourhood to neighbourhood, or would they be more or less consistent throughout Scarborough's residential areas?

The impact will vary significantly from neighbourhood to neighbourhood.

5. Please outline other issues you feel relevant with respect to permitting additional apartments within existing houses.

The immediate and direct impact resulting from additional apartments within existing houses would be an increase in enrolments, which in some cases, creates overcrowding situations at some schools. There are many other issues such as daycare, luncheon programmes, student safety crossing major streets, bussing, etc.. that must be fully addressed before adoption of any policy allowing this scenario to happen.

Berridge Lewinberg Greenber

■ ■ ■

February 7, 1989 File 88013

Mr. George Fleming
Commissioner
Buildings Department
City of Scarborough
150 Borough Drive
Scarborough, Ontario
M1P 4N7

Dear Mr. Fleming:

Re: Scarborough: Maturing Neighbourhoods Study

We are a team of consultants that has been commissioned by the City of Scarborough to undertake a study of the potential and constraints associated with "housing intensification" in Scarborough.

A critical aspect of our study plan, as approved by City Council, is to seek the opinions of all those responsible for the implementation of Council policies in Scarborough. We are interested to learn to what extent your Department's work load, budget and areas of responsibility will be affected by changes being contemplated. In addition we seek your general opinions based upon your experience of having implemented programs in Scarborough for many years.

We do not yet have a report available, therefore, we have outlined a few simple assumptions for you to respond specifically to. We would be pleased to supplement these assumptions in a meeting should you require additional information or wish to question us further on these matters. Once our final report is available your department will no doubt have an opportunity to review it in detail and comment directly to Council on the recommendations.

The Technical Analysis

By housing intensification we mean the more intensive use of existing housing and urban space in Scarborough's neighbourhoods. This includes homesharing, the use of basements or other portions of a house as a second apartment, and infilling or subdividing an existing lot to add a second house.

133 Richmond St West
Suite 800
Toronto, Canada
M5H 2L3
Tel (416) 363 9004
Fax (416) 363 7467

Our study has two main phases. The first, and recently completed phase involves a "technical analysis", which includes:

- An explanation of the forces giving rise to intensification in Scarborough, such as social and demographic change, and housing market pressures.
- An evaluation of the amount of existing intensification in Scarborough - mostly in the form of illegal apartments - and how many additional housing units might be expected if second units were legalized.
- An evaluation of the implications of intensification, if it is to be legalized. This includes an evaluation of the most common perceptions concerning intensification.

Having presented the main points of our interim findings to Scarborough Council in the form of a slide show, we are now entering the second phase of the study, which consists of consultation with City Departments and the community of Scarborough.

The Questions

In our consultations with Scarborough Departments, we are seeking to ascertain what the implications of existing and potential intensification are for each Department's area of responsibility. We are, therefore, writing to you to obtain your written responses to the following questions.

A. In the study, we have estimated that there currently exist between 9,000 to 14,000 illegal apartments in Scarborough's existing low rise housing stock.

1. To what extent has the existence of the units and the population which they contain affected your Department's area of responsibility?

2. What is your experience (for example, nature and frequency of complaints) with houses owned by absentee landlords? Does this experience differ from that involving owner-occupied houses with an illegal apartment?

3. Should Council decide to legalize all of these apartments, how would this affect your area of responsibility?

4. Should Council decide to legalize some apartments - such as those which meet the Building Code or other minimum requirements - but not others, how would this affect your area of responsibility?

5. Should Council decide not to legalize any of the illegal apartments, how would this affect your area of responsibility?

6. For each of the following cases, what are your views, if any, on the process or procedures through which existing and future illegal conversions could be dealt with and stopped? This might include, for example, how to encourage residents and owners of existing apartments to come forward, how to enforce the by-law, etc.

    a. In the case where all existing illegals are legalized;

    b. In the case where some existing illegals are legalized; or

    c. In the case where none are legalized?

7. Please outline other issues you feel relevant with respect to existing illegal apartments.

B. Should second units in homes be legalized, under certain conditions, we estimate that around 250 additional units would be added across Scarborough each year. Legalization would mean an additional population of about 375 people annually. We would expect the population increase to be spread throughout all of the City's residential areas with perhaps some initial concentration in the older areas or in areas close to transportation facilities. We are assuming a) that no more than one additional unit (each having one car) will be permitted in a house, and b) a ten-year time frame.

1. What impact would the addition of these units in existing homes, or the additional population, have on the services for which your Department is responsible?

2. Would the impacts vary from neighbourhood to neighbourhood, or would they be more or less consistent across Scarborough?

3. Should the number of units resulting be double our estimate, or 500 additional units and a population of 750 people across Scarborough, how would that change your responses to the above questions?

    a. What impact would the addition of these units in existing homes or the additional population have on the services for which your Department is responsible?

    b. Would the impacts vary from neighbourhood to neighbourhood, or would they be more or less consistent across Scarborough?

4. Please outline other issues you feel relevant with respect to permitting additional apartments within existing houses.

Please feel free to make any further points that we may have overlooked. Should you require any further information, please do not hesitate to contact Ms. Pamela Blais of my office (363-9004). We would appreciate your written response by March 9, 1989, so that we are able to complete our final report on the schedule laid down by City Council.

Yours very truly,

BERRIDGE LEWINBERG GREENBERG

Frank Lewinberg, MCIP

CITY OF SCARBOROUGH

Department of Buildings

150 Borough Drive
Scarborough, Ontario
Canada M1P 4N7

Fax (416) 396-4266
Tel. (416) 396-7731
Refer to:

March 21, 1989

Mr. Frank Lewinberg
c/o Berridge, Lewinberg, Greenberg
111 Queen Street East
Suite 200
Toronto, Ontario
M5C 1S2

Dear Mr. Lewinberg:

Re: **Housing Intensification/Maturing Neighbourhoods Study**

Your February 7, 1989 request for response to questions concerning the above was referred to the writer for this Department's reply. An initial response was reviewed by the Department Directors and Commissioner, and all comments were incorporated. The answers are numbered and entitled in accordance with your written questions.

A.1. Affect of Existing Illegal Units and Resultant Population on Department Responsibility

While we have no means of confirming your study's estimate of 9,000-14,000 illegal apartments, I can only confirm that my Department receives direct complaints about multiple occupancies and illegal rooming houses, in a magnitude averaging approximately 500 properties annually in By-Law Enforcement, and approximately 50 complaints through the Site Inspections Branch concerning building or altering without a permit.

...../2

The net impact in By-Law Enforcement is a considerable waste of enforcement resources as follows:

- 500 complaints generate approximately 1,500 inspections or contact attempts;
- most inspection attempts are dead ends, due to failure to obtain entry and gain evidence;
- in less than 4% where entry is gained, some form of compliance is achieved, usually by vacating the premises and (we suspect) temporarily returning the dwelling to single family use;
- where evidence of illegality is obtained, approximately 8 to 10 court actions ensue with conviction and fines as sentences.

In addition, Site Inspections and Plan Examination are burdened with telltale signs of "potential" basement renovations, which are disguised as recreation rooms, laundry facilities, bars, basement washrooms - all of which readily lend themselves to conversion after final inspection. Some new homes are found to have been built with sufficient "rough-ins" for basement occupancy, but are unable to be stopped because they are left unfinished and certainly unoccupied, which does not constitute an illegality.

The total waste of combined Department resources (because of our inability to achieve anything publicly beneficial) would be the equivalent of 2 person years.

...../3

A.2. Complaints Re: Absentee Landlords

The number of complaints in the past was equal to owner occupied (i.e. approximately 250 each per year) but of a different nature. Complaints re absentee landlords seem to be increasing.

Absentee owned properties tend to be complained about as soon as neighbours note the change, which is earlier than owner occupied, and the complaints relate more to behavioural or social matters, exterior building property neglect, and parking problems (e.g. excessive noise, too many cars, transience of people, too many people, parties, junk and debris).

Complaints regarding owner occupied properties tend more frequently to concern only the illegality itself, with less emphasis on maintenance, and many illegals are totally tolerated. Exterior maintenance and parking are additional spinoff workload, and are generally successfully resolved after sometimes prolonged inspection/enforcement activity or court action, or both.

Complaints regarding building without a permit are generally made as soon as neighbours note trades activity, materials being delivered to the site, or signs of interior renovation, etc.

...../4

A.3. "Legalization" Impact on Department (i.e. Zoning Amendments Only)

The Department is responsible for enforcing provincial and municipal building and property related Codes and By-Laws, except the Fire Code specifically. Due to the likelihood of extensive existing noncompliance with the Building Code, including Plumbing and Mechanical regulations as well as the Property Maintenance and Occupancy Standards By-Law, additional complaints from tenants will be received, which are now not able to be acted on. If Zoning By-Law Amendments permit such a use, and Council funds or directs that an enforcement initiative begin, with Fire Department's powers of entry and owner's voluntary initiatives to improve existing conditions or install new units, there will be distinct additional demands on Buildings staff in both the Permit Applications Review and Site Inspections Branches. If Council funded additional staffing or proposed a 2 year clean-up task force to enforce whatever conditions may be entertained, it is estimated the Department may require 6-8 staff. Although 1.5 man years in By-Law Enforcement may be saved (500 less zoning complaints) the same or greater resources will need to be allocated to enforcing the new conditions for both proposed and existing units.

It is important not to conclude that a permitted use of a second or more dwelling unit(s) on single family dwelling zoned land constitutes a totally legal use, when the only amendment(s) is to the Zoning By-Laws. Basement apartments will still in many instances be unlawful due to non-compliance with other by-laws and regulations. The questions using the term "legalize" in this questionnaire are therefore somewhat misleading. Amending the zoning by-laws is only a starting point. Certainly additional complaints from neighbours will be received, whether units comply or don't comply with the Zoning By-Law. Voluntary owner initiatives to comply with all other regulations may create an annual demand for over 500 permits or inspections for a fee.

...../5

If property owners were to incur personal liability for non-compliance with safety requirements, through appropriate criminal and/or civil law, and/or on the initiative of insurance companies to require the use to be declared and safety standards to be complied with (or insurance void), workloads would be greatly exacerbated. (Notwithstanding, the above initiatives would be most effective in rapidly achieving safety and health standards.)

A.4. Impact of "Legalizing" Some Apartments (i.e. Zoning Amendments with Conditions)

- Likely bureaucratic nightmare if conditions are extensive or flimsy, i.e. Special parking provisions may require ongoing enforcement as opposed to one time refusal or approval;
  i.e. Zoning By-Law may not be lawful vehicle for incorporating "some" desirable conditions, such as numbers of persons, total, in dwelling.
- Some units would likely immediately conform to the zoning by-law, but not with other applicable law, e.g. Ontario Building, Plumbing and Fire Codes.
- Entry would still be constrained by existing law, except for fire personnel.
- If owners choose to vacate rather than repair, enforcement resources will continue to be required to check up on re-occupying of previously vacated units. Only removal of the second kitchen would constitute some sign of permanent compliance, which the courts are not in a position to order. Further, second kitchens do not always mean illegal occupancy in the sense of more than one family.
- Many unlawful units will continue to pose some form of hazard to occupants, and may never come to the municipality's attention voluntarily.
- The last paragraph under A.3. preceding is also relevant to proposal A.4.

...../6

A.5. Impact of No Legalization

- Net effect is zero, with continuation of the situation described in A.1., including an unknown number of Fire, Life & Health threatening situations. Municipality may be viewed as condoning unlawful uses by inaction, and some tolerance for illegal conversions.

A.6. Procedures to Stop Unlawful Conversions

Reference should be made to exploring the possibilities of the suggestion in the last paragraph of A.3. If legally possible put the responsibility issues with major ramifications on the property owner, such that the owner cannot afford but to seek municipal documentation of compliance with all applicable law.

a) All Legalized (Zoning Amendments Only)

Suggest a combination of public relations/info blitz and Council funding resources to handle mopping up by a Special Task Force of Buildings and Fire Staff for correction of non-zoning violations which are hazardous and constitute violations of other applicable law:

- obtain entry under "unsafe" definition of Building Code or under the Fire Code;
- investigate for building without permits;
- temporarily appoint Building Officials as officers under the Fire Marshal's Act if deemed appropriate and lawful;
- Fire Department initiates Fire Marshal's Order to obtain a building permit as part of corrective initiatives;
- reward co-operative owners with expeditious permit approval and inspections services;
- utilize specially trained contract staff since long term resource needs will materially decrease when initial impact is dealt with.

...../7

b) Some Legalized

Legalizing 'some' with defined conditions is potentially too confusing, needlessly bureaucratic, and likely least productive. Some conditions such as parking availability might be enforceable, but would require continuous complaint servicing, follow-up, and monitoring.

c) None Legalized

Enforcement will continue to be only marginally successful, unless entry rights are provided by Provincial Statute. Fire Department will continue to have right of entry, but if Fire Staff order even minimum fire safety corrective action or repairs in a unit not permitted by Zoning By-Law, the net effect is municipal condoning of the use, thereby eliminating further future zoning enforcement possibilities.

A.7. Other Relevant Issues

i) New units pose less enforcement resource problems than existing.
ii) Parking - either on streets or excessively on makeshift unapproved driveways, front lawns, etc., will have to be addressed.
iii) Existing illegals do not contribute to the City's tax base, which they would, if known and legalized.
iv) Legalizing units will unquestionably increase the cost of accommodation and the selling price of properties so legalized. Affordability objectives may be obliterated by the marketplace. (It is acknowledged that, even now, illegal multiple usage probably increases substantially the selling price of property.)
v) Many units will not lend themselves to economical upgrading to all applicable law, continue to pose the greatest fire and life safety hazards, and if upgraded forcefully or vacated permanently, defeat the purpose of "affordable" housing availability.

...../8

B.1. 2500 Additional Units in Ten Years

- More occupants in the neighbourhood's existing dwellings would result in this Department receiving additional complaints.
- 250 new permits potentially able to be accommodated within Department's anticipated budgetary allocations. Unknown resources may be required for inspecting existing properties.
- Neighbourhood complaints would initially increase regarding auxiliary matters of behaviour, noise, parking, no consideration for neighbours, privacy, etc., over which this Department has limited to no control.
- Cost of permits to upgrade existing units or for new units will likely not cover municipal expenditures incurred in the review of permit applications, inspections, and future enforcement.

B.2. Consistency of Impact Across Scarborough

- Impact would vary throughout Scarborough -
  - e.g. Older southwest areas already overcrowded with people and cars would not likely tolerate additional intensification.
  - e.g. Some areas with larger lots and well established streetscapes, landscaping, long driveways and large setbacks from lot lines are not the object of many complaints received now, because presumably the "social/physical" impact is less pronounced.
- Some building types would lend themselves to cost effective renovation, depending on the extent of regulations applied. Others would not. Some of these types could accommodate most reasonably more than two dwelling units.
- Staunch supporters of single family dwelling neighbourhoods will continue to complain, particularly if they have no voice in the amendment process, or are left otherwise powerless to act. Their involvement, however, will require extensive City staff resources not now available.

...../9

B.3. 500 Additional Units Per Annum Impact

a) Twice the resources of B.1., which would be minor compared to required resources to upgrade existing illegals to minimum life and fire safety standards.

b) Same as B.2., only more pronounced variation, i.e. smaller lot areas would tolerate marginal to zero intensification, and neighbourhoods with larger lots and buildings would be subjected to increased and possibly unwanted pressure.

B.4. Other Relevant Issues

Legal opinions and previous enforceability reports attached.

It is noted that your report/questions conceptually deal with the creation of (one) additional dwelling unit per property. There are other housing forms, e.g. units of a rooming house type nature. Legalizing, if proceeded with, should equally address the rooming house concept, or other forms of affordable accommodation either ancillary to the main family use, or as the totality of uses in an existing dwelling.

Should not housing intensification also be addressed in multiple use residential properties?

Respectfully submitted,

Ulrich Wischnewski
Director
Property Standards Division

Concurred,

G.H. Fleming, P.Eng.
Commissioner
Department of Buildings

UW:bh
Encl.

Law

CITY OF SCARBOROUGH
BUILDINGS DEPARTMENT
PROPERTY STANDARDS DIVISION

DATE: January 26, 1989

TO: Jack Ratchford - Law Department

LOCAL: 7731

ATTENTION: Chris Williams

FILE:

RE: Request for Legal Opinion
Zoning By-Law Definitions of Family
and Single Family Dwelling

In the interest of finally resolving the apparent inconsistencies in a number of our By-Laws, I would appreciate your assistance to address the following concerns of my staff.

An older area By-Law such as No. 8786 (Birchcliff, May 1988 Consolidation) defines "family" in Clause V (4) as:

A. (Page 7 of 21) Family means one or more persons living as a single housekeeping unit in a dwelling, and may include domestic servants and not more than two roomers or boarders, but does not include persons living together in a group home, correctional group home or a residential care facility.

Question 1: Does the "and may include" result in the 2 boarders being part of the family total and the servants part of the family total?

Question 2: Is the potential total occupancy therefore in a one kitchen dwelling the sum of X (blood related) plus Y (domestic servants) + 2 (boarders)?

i.e. Total Family equals X + Y + 2

...../2

B. (Page 8 of 21) The By-Law then defines single family dwelling in Clause V (10) as:

> Single-Family dwelling means a building to be occupied by one family only and having one kitchen, and may include a private garage or carport to accommodate not more than two motor vehicles, and the usual accessory buildings, but may not include the providing of living accommodation for valuable consideration, for more than three persons who are not members of the family.

Question 3: Would 3 persons described in Clause V (10) as contributing "valuable consideration" be three additional boarders because they are not the members of family defined in definition Clause V (4)?

i.e. Does the total permissible occupancy sum now
become: X + Y + 2 (family definition)
plus 3 boarders (dwelling definition)
bringing the total permissible boarders to 5?

The above resulting total occupancy constitutes a significant difference from what most staff deem to be the intended total, and given an extended but blood related family, amounts to an extensive occupancy. Should this reasoning and calculations prove defendable in court, we would have great difficulty in prosecuting any excessive boarder case.

Newer By-Laws such as 10327 (West Hill, July 1988 Consolidation), similarly defines Family as above, leading to the literal conclusion of X + Y + 2 boarders being considered the family. Single family dwelling is defined on Page 12 of 29 as "occupied by one family only" and is consistent with the definition of family up to that point. Definition (18B) for Rooming House would suggest that a lawful total occupancy could again approach:

X + Y + 2 boarders (Family Definition)
plus 2 boarders (from definition "not members of family")

Equals a Total: X + Y + 4 boarders

...../3

The above line would suggest only 5 or more boarders would be unlawful rendering the intent of the boarding house clause meaningless.

Needless to say, Mr. Mangoff has not been burdened with any prosecutions to date related to the number of boarders. Multiple occupancy charges have only proceeded on the basis of the confirmed evidence of more than one kitchen.

With the increasing discussions surrounding basement apartments, rooming houses, and near future presentation to Council of the Housing Intensification Study, it would be useful and prudent to have our house in order by way of an omnibus bill for all zoning by-laws should Council take no action with respect to the Study.

I would be prepared to join with staff from Law, Planning and our Zoning Staff, in order to arrive at more acceptable enforceable definitions.

Yours truly,

Ulrich Wischnewski
Director
Property Standards Division

Concurred,

G.H. Fleming, P.Eng.
Commissioner
Buildings Department

UW:bh

c.c. Peter Poot - Acting Planning Commissioner

City of Scarborough Law Department Consultative Services Division

LEGAL OPINION

March 8, 1989

TO: Ullie Wischnewski, Buildings

RE: Zoning By-Law Definition of Family
and Single Family Dwelling/Your Memo
of January 26, 1989 - Our File PTM 1001.89

I have read your memo and I have met with staff of the Planning Department to consider a possible resolution to the issues which you have raised. In short, the answer to all of your questions is "Yes". The bottom line is that under the Birchcliff Collector By-law, one could have up to five boarders.

A more basic consideration when interpreting these by-laws is what is meant by "living as a single housekeeping unit in a dwelling". You refer in your memo to the family being blood related. However, in view of the Supreme Court of Canada's decision in Bell v. The Queen a municipality likely does not have any authority to require members of the single housekeeping unit to be related in the ways in which we commonly think of i.e. by blood or by marriage. Therefore, it may be possible to have unlimited number of unrelated persons who comprise the single housekeeping unit in a dwelling. It may also be possible that if a boarder forms a part of that single housekeeping unit, they need not then be considered boarders for the purposes of the definition but simply as part of the single housekeeping unit. The principles put forward by the Bell decision are being, I am told, incorporated into an amendment to the Planning Act which was originally introduced as Bill 94.

The Law Department had been of the opinion that Bill 94 was redundant in view of the Bell decision. However, it does very clearly spell out that municipalities do not have the jurisdiction in their zoning powers to distinguish between persons who are related and unrelated in respect of the occupancy of any building or structure. This may leave us with our basic control on occupancy limited to one kitchen per dwelling unit. It may also be that one could distinguish between those operations which are essentially commercial nature i.e. rooming houses and boarding houses and those which are essentially residential. The dividing line however, between a boarding house and a single family residential use could be very thin.

It may also be possible to limit the number of inhabitants of a dwelling. This concept has been discussed recently in view of the provinces proposal to amend the Planning Act. What would have to be done is to arrive at a figure for the occupancy of a dwelling based upon the number of square feet or number of bedrooms. The rationale would have to be tied into a safety or welfare of the inhabitants of the building and perhaps of the surrounding community. Unfortunately, some very obvious inequities and problems could result i.e. if a family became in breach of a by-law through the birth of a child.

This is a problem that obviously requires very careful research and thought before any type of amendment proposal could be put forward. You only address the issue of the number of boarders in a dwelling would not in my opinion really satisfy the essential concerns which exists in dealing with our definition of "single family dwelling". The Planning Department will be checking through all of our by-laws with respect to the defintion of "single family dwelling and family". They will also be looking at the study prepared on rooming houses which I believe related largely to the City of Toronto. As you are no doubt aware, the housing intensification study is being delayed now and I understand that it has not as of yet dealt with definitions of "family" or "dwelling unit". Once we have the information about what exists in our by-laws, what the rooming house study demonstrated and where we are going with the housing intensification study, we should meet to discuss what the situation is and what our options are in addressing these problems. If you have any other situations including the application of our by-laws in this area, please let me know.

Prepared by:

Christopher J. Williams

Concurred by:

Jack R. Ratchford
City Solicitor

cc: Ann Rexe, Planning
Peter Moore, Planning

RECEIVED
MAR 9 1989
PROPERTY STANDARDS

City of Scarborough   Law Department   Consultative Services Division

LEGAL OPINION

APPENDIX B

TO: Chief Thomas Powell
FIRE DEPARTMENT

FROM: Kathleen E. Naylor
Assistant Solicitor

RE: **Authority under the Fire Marshals Act**
Residential Occupancies in Basement Apartments
Our File CSR 403.88

DATE: January 9, 1989

Further to our recent discussions, I am pleased to comment on the authority afforded to the Fire Department under the Fire Marshals Act (the "Act").

Inspections

Section 18(1) of the Act provides authority to the Fire Chief to inspect all buildings and premises within his jurisdiction in the following circumstances:

1) upon the complaint of an interested person; or

2) without complaint, whenever he considers it necessary to do so.

For this purpose, the Fire Chief may enter into and upon the buildings and premises for the purpose of examination at all reasonable hours. In R. v. Bichel (1986) 32 M.P.L.R. 91, the British Columbia Court of Appeal held that an inspection made pursuant to similarly-worded legislation involves a minimal intrusion into the privacy of a person if conducted at a reasonable time. Although the Court was dealing with zoning by-laws authorized by specific British Columbian legislation, a similar principle applies, namely, that the inspection does not involve a search or a seizure of personal property, but involves examining such items as construction, wiring or other items affecting health or safety. The Court characterized the inspection in this case as something that may be reasonably expected by all members of the community in whose interest it is to maintain health and safety standards.

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Orders on Inspection

Section 18(2) of the Act authorizes the Fire Chief to make certain orders where the officer making the inspection can make one or more of the requisite findings pertaining to fire hazards. The range of authority afforded by the prescribed orders are broad ranging and includes the authority to, for example, require the installation of avenues of egress and fire excapes, the remedying of any contravention of the Fire Code and the closing of buildings, with the approval of the Fire Marshal, until such time as corrective action is taken.

Furthermore, the Ontario Supreme Court in *Stewart et al v. Davis* (1988) 37 M.P.L.R. 233 held that the authority afforded to the Fire Chief by Section 18(2) of the Act extends beyond Fire Code standards. In this case, the Court considered the practice of the City of Mississauga to include in their orders "devices and equipment", which although not included in the Fire Code were in the National Fire Code and in their opinion were fire "safeguards" within the meaning of subsection 18(2)(c) of the Act. The Court upheld the subject orders as lawful, essentially because the language of subsection 18(2)(c) provides for "the installation of safeguards without any suggestion that the safeguards have to be limited to those specified in the Fire Code".

The implications of this decision are that the standards which may be imposed in an order under subsection 18(2)(c) with respect to a "safeguard" could be found outside the Provincial Fire Code. The Court referred to the 1983 Report of the Public Inquiry into Fire Safety in Highrise Buildings and its comment that the Act includes a provision which overrules all municipal by-laws stipulating higher standards than those contained in the Fire Code. In this regard, the Court held that the Act does not limit the general power of *inspectors* operating under the authority of Section 18 of the Act. Therefore, as long as an inspector exercises his discretion on the facts of the case before him in accordance with his duty under Section 18(2) of the Act, he may apply the standards set by his own Department. Of course, this decision raises the question of whether the Legislature should amend the Act to make the Provincial Fire Code the sole standard applicable to all municipalities in Ontario.

.../3

Appeal of Order

The Act permits any person who considers himself aggrieved by an order to apply to the Fire Code Commission for a hearing and appeal.

Offences

The Act stipulates that non-compliance with a order made under subsection 18(2) subjects the person to whom the order is made, upon conviction, to a minimum fine of $100.00 and not more than $1,000.00 for every day during which the default continues. Further, the imposition of the fine does not relieve the person from complying with the order.

The Act further stipulates that contravention of any provision of the Fire Code subjects a person, upon conviction, to a maximum fine of $2,000.00 or to imprisonment for a term of not more than one year or to both.

In the event that a corporation is convicted of a offence for contravention of the Fire Code, the maximum penalty is $10,000.00. In addition, every director or officer of a corporation who knowingly concurs in such contravention is guilty of an offence and liable to a maximum fine of $2,000.000 or imprisonment or both.

Opinion Prepared by:

Kathleen E. Naylor
Assistant Solicitor

Concurred in:

John R. Ratchford
City Solicitor

KEN:db

[illegible]

Read [illegible]

CITY OF SCARBOROUGH
BUILDINGS DEPARTMENT
PROPERTY STANDARDS DIVISION

DATE: February 11, 1989

TO: Buildings Department

LOCAL: 7731

ATTENTION: G.H. Fleming - Commissioner

FILE:

RE: Residential Occupancies in Basements
Fire Chief's Report - February 6, 1989

As requested, I have read the above report and herewith submit my comments. We have been aware of the Fire Department's Authority under the Fire Marshall's Act for some time, and it was in that light that I previously recommended to Council that the City consider a joint enforcement program. As you recall, Council adopted the City Solicitor's view that evidence obtained by the Fire Prevention Officer could not be used in a court action initiated by an officer enforcing the Zoning By-Law. No joint inspection program resulted.

Recommendations:

I agree with recommendations A, B and C on Page 3 of the Chief's report, which appear to recognize, but do not emphasize, the constraining legal problem of upgrading basement occupancies which are unlawful under the current zoning provisions. Consequently, we will have to await the outcome of the Intensification Study or any other unilateral provincial initiatives, such as may have already been announced in the legislature at the time of this writing. I would have suggested that Recommendation A or C be expanded to include provision of a joint Department list of significant fire, health and life safety requirements, which is still an outstanding request of B. F. & L. Committee. The Chief and Law Department advise against such a list, which if made public, would seriously hamper the Fire Department's enforcement options or standards, as well as Council's decision to accept or reject the standards.

Funding and Resources

While the Chief's report addresses the Fire Department's need for resources on a best estimate basis, the $120,000 in additional building permit fees would not fund the Department of Buildings resource needs. It would be more prudent, in my view, to consider the issue in terms of long term assessment gains that will accrue to the City via the permit and Metro Assessment route, which are not now being collected for unknown numbers of unlawful units.

...../2

Funding and Resources

Property Standards now receives approximately 500 complaints regarding multiple occupancies, and an additional 50 more received by Site Inspections for building without permits.

Assuming acceptance of some degree of intensification is achieved with amendments to the Zoning By-Law, and Council endorses enforcement against the then lawful basement uses, with 2 Fire Prevention Officers assigned to the program full time, this Department can expect a combination of complaint and Fire Prevention driven orders to obtain permits for a total of 1200 locations. At current rates of inspections per projects and necessary review time, the total resources per discipline might approach the following ratios based on a 1500 hour man year:

	Time (hours)	Staff
Generalist Inspections	3600	2.5
Plumbing Inspections	2400	1.5
Zoning Examination	1200	1.0
Architectural Examination	800	0.5
HVAC and Plumbing Examination	1200	1.0
Totals:	9200	6.5

The mathematical 6.5 total staff will likely have to be actualized into 8 staff.

Some of the examination and/or inspection follow-up could be productively and appropriately assigned to By-Law Enforcement staff, but not without additional inspectors or supervision. In light of past co-operation between Fire and Property Standards on other matters, I recommend the latter be considered at an appropriate time.

Conclusion:

In conjunction with Council's consideration of the Housing Intensification issue, the Fire Chief's report, and with Department of Buildings input, that Council be encouraged to fund and resource an enforcement program of multiple occupancies, which will otherwise continue to exist and proliferate without any significant municipal control.

Ulrich Wischnewski
Director
Property Standards Division

UW:bh

c.c. T. Powell - Fire Chief

Berridge Lewinberg Greenbe

February 7, 1989

Mr. J.W. Nigh
City Clerk
150 Borough Drive
Scarborough, Ontario
M1P 4N7

Dear Mr. Nigh:

Re: Scarborough: Maturing Neighbourhoods Study

We are a team of consultants that has been commissioned by the City of Scarborough to undertake a study of the potential and constraints associated with "housing intensification" in Scarborough.

A critical aspect of our study plan, as approved by City Council, is to seek the opinions of all those responsible for the implementation of Council policies in Scarborough. We are interested to learn to what extent your Department's work load, budget and areas of responsibility will be affected by changes being contemplated. In addition we seek your general opinions based upon your experience of having implemented programs in Scarborough for many years.

We do not yet have a report available, therefore, we have outlined a few simple assumptions for you to respond specifically to. We would be pleased to supplement these assumptions in a meeting should you require additional information or wish to question us further on these matters. Once our final report is available your department will no doubt have an opportunity to review it in detail and comment directly to Council on the recommendations.

The Technical Analysis

By housing intensification we mean the more intensive use of existing housing and urban space in Scarborough's neighbourhoods. This includes homesharing, the use of basements or other portions of a house as a second apartment, and infilling or subdividing an existing lot to add a second house.

133 Richmond St. West
Suite 800
Toronto, Canada
M5H 2L3
Tel (416) 363 9004
Fax (416) 363 7467

Our study has two main phases. The first, and recently completed phase involves a "technical analysis", which includes:

- An explanation of the forces giving rise to intensification in Scarborough, such as social and demographic change, and housing market pressures.
- An evaluation of the amount of existing intensification in Scarborough - mostly in the form of illegal apartments - and how many additional housing units might be expected if second units were legalized.
- An evaluation of the implications of intensification, if it is to be legalized. This includes an evaluation of the most common perceptions concerning intensification.

Having presented the main points of our interim findings to Scarborough Council in the form of a slide show, we are now entering the second phase of the study, which consists of consultation with City Departments and the community of Scarborough.

The Questions

In our consultations with Scarborough Departments, we are seeking to ascertain what the implications of existing and potential intensification are for each Department's area of responsibility. We are, therefore, writing to you to obtain your written responses to the following questions:

A. In the study, we have estimated that there currently exist between 9,000 to 14,000 illegal apartments in Scarborough's existing low rise housing stock.

1. To what extent has the existence of the units and the population which they contain affected your Department's area of responsibility?
2. Should Council decide to legalize all of these apartments, how would this affect your area of responsibility?
3. Should Council decide to legalize some apartments - such as those which do meet the Building Code or other minimum requirements - but not others, how would this affect your area of responsibility?
4. Should Council decide not to legalize any of the illegal apartments, how would this affect your area of responsibility?

5. For each of the following cases, what are your views, if any, on the process or procedures through which existing and future illegal conversions could be stopped? This would include, for example, how to encourage residents and owners of illegal apartments to come forward, how to enforce the by-law, etc.

   a. In the case where all existing illegals are legalized;

   b. In the case where some existing illegals are legalized; or

   c. In the case where none are legalized?

6. Please outline other issues you feel relevant with respect to existing illegal apartments.

B. Should second units in homes be legalized, under certain conditions, we estimate that around 250 additional units would be added across Scarborough each year. Legalization would mean an additional population of about 375 people annually. We would expect the population increase to be spread throughout all of the City's residential areas with perhaps some initial concentration in the older areas or in areas close to transportation facilities. We are assuming a) that no more than one additional unit (each having one car) will be permitted in a house, and b) a ten-year time frame.

1. What impact would the addition of these units in existing homes, or the additional population, have on the services for which your Department is responsible?

2. Should the number of units resulting be double our estimate, or 500 additional units and a population of 750 people across Scarborough each year, how would that change your responses to the above questions?

   a. What impact would the addition of these units in existing homes or the additional population have on the services for which your Department is responsible?

3. Please outline other issues you feel relevant with respect to permitting additional apartments within existing houses.

Please feel free to make any further points that we may have overlooked. Should you require any further information, please do not hesitate to contact Ms. Pamela Blais of my office (363-9004). We would appreciate your written response by March 9, 1989, so that we are able to complete our final report on the schedule laid down by City Council.

Yours very truly,

BERRIDGE LEWINBERG GREENBERG

Frank Lewinberg, MCIP

CITY OF SCARBOROUGH

J.W. Nigh A.M.C.T., C.M.C.
City Clerk

150 Borough Drive
Scarborough, Ontario
Canada M1P 4N7

Telephone (416) 396-7279

March 17, 1989.

Mr. Frank Lewinberg,
Berridge Lewinberg Greenberg
133 Richmond St. W.
Suite 800
Toronto, Ontario
M5H 2L3

Dear Sir: Re: Scarborough: Maturing Neighbourhoods Study

In response to your questionnaire concerning the Maturing Neighbourhoods Study, I can advise that the suggested changes would not materially affect the Clerk's Department.

Yours truly,

J. W. Nigh,
City Clerk.

JWN:BK

Berridge Lewinberg Greenberg

February 7, 1989 File 88013

Thomas L. Powell
Fire Chief
City of Scarborough
1530 Markham Road
Suite 502
Scarborough, Ontario
M1B 3G4

Dear Chief Powell:

Re: Scarborough: Maturing Neighbourhoods Study

We are a team of consultants that has been commissioned by the City of Scarborough to undertake a study of the potential and constraints associated with "housing intensification" in Scarborough.

A critical aspect of our study plan, as approved by City Council, is to seek the opinions of all those responsible for the implementation of Council policies in Scarborough. We are interested to learn to what extent your Department's work load, budget and areas of responsibility will be affected by changes being contemplated. In addition we seek your general opinions based upon your experience of having implemented programs in Scarborough for many years.

We do not yet have a report available, therefore, we have outlined a few simple assumptions for you to respond specifically to. We would be pleased to supplement these assumptions in a meeting should you require additional information or wish to question us further on these matters. Once our final report is available your department will no doubt have an opportunity to review it in detail and comment directly to Council on the recommendations.

The Technical Analysis

By housing intensification we mean the more intensive use of existing housing and urban space in Scarborough's neighbourhoods. This includes homesharing, the use of basements or other portions of a house as a second apartment, and infilling or subdividing an existing lot to add a second house.

133 Richmond St West
Suite 800
Toronto, Canada
M5H 2L3
Tel (416) 363 9004
Fax (416) 363 7867

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- An explanation of the forces giving rise to intensification in Scarborough, such as social and demographic change, and housing market pressures.
- An evaluation of the amount of existing intensification in Scarborough - mostly in the form of illegal apartments - and how many additional housing units might be expected if second units were legalized.
- An evaluation of the implications of intensification, if it is to be legalized. This includes an evaluation of the most common perceptions concerning intensification.

Having presented the main points of our interim findings to Scarborough Council in the form of a slide show, we are now entering the second phase of the study, which consists of consultation with City Departments and the community of Scarborough.

The Questions

In our consultations with Scarborough Departments, we are seeking to ascertain what the implications of existing and potential intensification are for each Department's area of responsibility. We are, therefore, writing to you to obtain your written responses to the following questions:

A. In the study, we have estimated that there currently exist between 9,000 to 14,000 illegal apartments in Scarborough's existing low rise housing stock.

1. To what extent has the existence of the units and the population which they contain affected your Department's area of responsibility?

2. Should Council decide to legalize all of these apartments, how would this affect your area of responsibility?

3. Should Council decide to legalize some apartments - such as those which do meet the Building Code or other minimum requirements - but not others, how would this affect your area of responsibility?

RECEIVED MAR 1 7 1989

88013

CITY OF SCARBOROUGH

Fire Department

1530 Markham Road
Suite 502
Scarborough, Ontario
Canada M1B 3G4

Telephone: (416) 396-7775
Fax: (416) 396-7665

Emergency 911

Thomas L. Powell
Fire Chief

March 15th, 1989.

Berridge Lewinberg Greenberg,
133 Richmond Street West,
Suite 800,
Toronto, Ontario.
M5H 2L3

Attention: Mr. Frank Lewinberg

RE: Scarborough: Maturing Neighbourhoods Study

Dear Mr. Lewinberg,

In response to your request for information relating to the Fire Department and the implication of intensification, we would offer the following comments to each of your questions.

A1. Increased complaints regarding fire and life safety in "shared" dwellings.

A2. Increase in inspection workload due to responsibility of Chief Fire Official to ensure fire and life safe occupancies.

A3. Increase in inspection workload due to need to ensure that occupancies continue to meet Bldg. Code and Fire Code or other minimum requirements.

A4. They are not legal at present but we still receive and must investigate complaints and take action if necessary to ensure minimum fire and life safety standards. Such action authorized in law by the Fire Marshals Act.

A5. Existing and future illegal conversions could be stopped through enforcement of zoning by-laws and standards for fire and life safety.

Residents and owners could be encouraged to come forward through publicity by various media. This applies for each of the stated cases.

continued..../2

4. Should Council decide not to legalize any of the illegal apartments, how would this affect your area of responsibility?

5. For each of the following cases, what are your views, if any, on the process or procedures through which existing and future illegal conversions could be stopped? This might include, for example, how to encourage residents and owners of illegal apartments to come forward, how to enforce the by-law, etc.

   a. In the case where all existing illegals are legalized;

   b. In the case where some existing illegals are legalized; or

   c. In the case where none are legalized?

6. If a home or second units were to comply with the Ontario Building Code, would there be additional requirements that must be met in order to satisfy fire safety concerns?

7. What is your experience (for example, nature and frequency of complaints) with houses owned by absentee landlords? Does this experience differ from that involving owner-occupied houses with an illegal apartment?

8. Please outline other issues you feel relevant with respect to existing illegal apartments.

B. Should second units in homes be legalized, under certain conditions, we estimate that around 250 additional units would be added across Scarborough each year. Legalization would mean an additional population of about 375 people annually. We would expect the population increase to be spread throughout all of the City's residential areas with perhaps some initial concentration in the older areas or in areas close to transportation facilities. We are assuming a) that no more than one additional unit (each having one car) will be permitted in a house, and b) a ten-year time frame.

1. What impact would the addition of these units in existing homes, or the additional population, have on the services for which your Department is responsible?

2. What impact would there be if additional vehicles were all parked on the street overnight?

3. Would the impacts vary from neighbourhood to neighbourhood, or would they be more or less consistent across Scarborough?

4. Should the number of units resulting be double our estimate, or 500 additional units and a population of 750 people across Scarborough each year, how would that change your responses to the above questions?

   a. What impact would the addition of these units in existing homes or the additional population have on the services for which your Department is responsible?

   b. What impact would there be if additional vehicles were all parked on the street overnight?

   c. Would the impacts vary from neighbourhood to neighbourhood, or would they be more or less consistent across Scarborough?

5. Please outline other issues you feel relevant with respect to permitting additional apartments within existing houses.

Please feel free to make any further points that we may have overlooked. Should you require any further information, please do not hesitate to contact Ms. Pamela Blais of my office (363-9004). We would appreciate your written response by March 9, 1989, so that we are able to complete our final report on the schedule laid down by City Council.

Yours very truly,

BERRIDGE LEWINBERG GREENBERG

Frank Lewinberg, MCIP

A6. Yes

A7. There are more complaints from residents of houses with absentee landlords. Normally, the only complaints from owner-occupied houses with illegal sharing occur when there is some type of conflict or argument between owner and residents. There are also many more complaints from neighbours in the cases of absentee landlords.

A8. No comment.

B1. As with any increase in population there is an increase in the need and demand for Fire Department services.

B2. Access for Fire Department vehicles may be severely restricted.

B3. Probably more or less consistent across Scarborough.

B4.(a) The density increase will result in an increased demand for services, the greater the increase in density, the greater the demand. The probability of needs for additional personnel and equipment will be directly proportionate to the rate of increase.

B4.(b) No change from B.2

B4.(c) No change from B.3

B5. No comment.

Yours truly,

Thomas L Powell

T.L. Powell,
Fire Chief.

TLP:pr

Berridge Lewinberg Greenberg

February 7, 1989

File 88013

Dr. E.K. Fitzgerald
Scarborough Department of Health
160 Borough Drive
Scarborough, Ontario
M1P 4N8

Dear Dr. Fitzgerald:

Re: Scarborough: Maturing Neighbourhoods Study

We are a team of consultants that has been commissioned by the City of Scarborough to undertake a study of the potential and constraints associated with "housing intensification" in Scarborough.

A critical aspect of our study plan, as approved by City Council, is to seek the opinions of all those responsible for the implementation of Council policies in Scarborough. We are interested to learn to what extent your Department's work load, budget and areas of responsibility will be affected by changes being contemplated. In addition we seek your general opinions based upon your experience of having implemented programs in Scarborough for many years.

We do not yet have a report available, therefore, we have outlined a few simple assumptions for you to respond specifically to. We would be pleased to supplement these assumptions in a meeting should you require additional information or wish to question us further on these matters. Once our final report is available your department will no doubt have an opportunity to review it in detail and comment directly to Council on the recommendations.

The Technical Analysis

By housing intensification we mean the more intensive use of existing housing and urban space in Scarborough's neighbourhoods. This includes homesharing, the use of basements or other portions of a house as a second apartment, and infilling or subdividing an existing lot to add a second house.

133 Richmond St. West
Suite 800
Toronto, Canada
M5H 2L3
Tel (416) 363-9004
Fax (416) 363-7467

Our study has two main phases. The first, and recently completed phase involves a "technical analysis", which includes:

- An explanation of the forces giving rise to intensification in Scarborough, such as social and demographic change, and housing market pressures.
- An evaluation of the amount of existing intensification in Scarborough - mostly in the form of illegal apartments - and how many additional housing units might be expected if second units were legalized.
- An evaluation of the implications of intensification, if it is to be legalized. This includes an evaluation of the most common perceptions concerning intensification.

Having presented the main points of our interim findings to Scarborough Council in the form of a slide show, we are now entering the second phase of the study, which consists of consultation with City Departments and the community of Scarborough.

The Questions

In our consultations with Scarborough Departments, we are seeking to ascertain what the implications of existing and potential intensification are for each Department's area of responsibility. We are, therefore, writing to you to obtain your written responses to the following questions:

A. In the study, we have estimated that there currently exist between 9,000 to 14,000 illegal apartments in Scarborough's existing low rise housing stock. There is virtually no comprehensive information available regarding the physical conditions that exist in the illegal apartments. We would expect, however, that there would be substandard as well as acceptable quarters amongst illegals.

1. To what extent has the existence of the units and the population which they contain affected your Department's area of responsibility?

2. Have the impacts varied significantly by neighbourhood, or have they been more or less the same in all of Scarborough's neighbourhoods?

3. Should Council decide to legalize all of these apartments, how would this affect your area of responsibility?

4. Should Council decide to legalize some apartments - such as those which do meet the Building Code or other minimum requirements - but not others, how would this affect your area of responsibility?

5. Should Council decide not to legalize any of the illegal apartments, how would this affect your area of responsibility?

6. For each of the following cases, what are your views, if any, on the process or procedures through which existing and future illegal conversions could be stopped? This might include, for example, how to encourage residents and owners of illegal apartments to come forward, how to enforce the by-law, etc.

   a. In the case where all existing illegals are legalized;

   b. In the case where some existing illegals are legalized; or

   c. In the case where none are legalized?

7. Please outline other issues you feel relevant with respect to existing illegal apartments.

B. Should second units in homes be legalized, under certain conditions, we estimate that around 250 additional units would be added across Scarborough each year. Legalization would mean an additional population of about 375 people annually. We would expect the population increase to be spread throughout all of the City's residential areas with perhaps some initial concentration in the older areas or in areas close to transportation facilities. We are assuming a) that no more than one additional unit (each having one car) will be permitted in a house, and b) a ten-year time frame.

1. What impact would the addition of these units in existing homes, or the additional population, have on the services for which your Department is responsible?

2. Would the result vary significantly by neighbourhood, or would the result be more or less the same in all of Scarborough's neighbourhoods?

3. Should the number of units resulting be double our estimate, or 500 additional units and a population of 750 people across Scarborough each year, how would that change your responses to the above questions?

    a. What impact would the addition of these units in existing homes or the additional population have on the services for which your Department is responsible?

    b. Would the result vary significantly by neighbourhood, or would the result be more or less the same in all of Scarborough's neighbourhoods?

4. Please outline other issues you feel relevant with respect to permitting additional apartments within existing houses.

Please feel free to make any further points that we may have overlooked. Should you require any further information, please do not hesitate to contact Ms. Pamela Blais of my office (363-9004). We would appreciate your written response by March 9, 1989, so that we are able to complete our final report on the schedule laid down by City Council.

Yours very truly,

BERRIDGE LEWINBERG GREENBERG

Frank Lewinberg, MCIP

E. Keith Fitzgerald, M.D., D.P.H.
Medical Officer of Health

Zofia M. Davison, M.D., D.P.H., F.R.C.P.C.
Associate Medical Officer of Health

CITY OF SCARBOROUGH

Health Department

160 Borough Drive
Scarborough, Ontario
Canada M1P 4N8

Telephone (416) 396-7454

March 28, 1989

Berridge, Lewinberg, Greenberg,
180 Richmond Street West,
Suite 800,
Toronto, Ontario
M5H 2L3

Re: Scarborough: Maturing Neighbourhoods Study - File # 88013

Dear Mr. Lewinberg:

As per your letter dated February 7, 1989, requesting that we provide you with information related to your study of the potential and constraints associated with "housing intensification" in Scarborough. The following problems were identified as being evident by our Public Health Nursing Staff visiting in the Scarborough area.

Unsuitable Accommodations in Scarborough

- -overcrowding (families living in one room and inadequate basements)
- -lack of running water, electricity, refrigeration
- -inadequate heating in basements
- -lack of accessibility ie. seniors living in basements
- -cost of rent

I trust this will help to assist you in completing your report.

Yours truly,

Jane E. Keslick

(Miss) Jane E. Keslick
Director of Nursing

JK:co

Berridge Lewinberg Greenber

February 7, 1989 File 88013

Ms. Cynthia D'Anjou-Brown
Human Services of Scarborough
91 East Park Blvd.
Scarborough, Ontario
M1H 1C6

Dear Ms. D'Anjou-Brown:

Re: Scarborough: Maturing Neighbourhoods Study

We are a team of consultants that has been commissioned by the City of Scarborough to undertake a study of the potential and constraints associated with "housing intensification" in Scarborough.

A critical aspect of our study plan, as approved by City Council, is to seek the opinions of all those responsible for the implementation of Council policies in Scarborough, and other agencies affected by Council's decisions. We are interested to learn to what extent your agency's services, work load and budget will be affected by changes being contemplated. In addition we seek your general opinions based upon your experience of having implemented programs in Scarborough for many years.

We do not yet have a report available, therefore, we have outlined a few simple assumptions for you to respond specifically to. We would be pleased to supplement these assumptions in a meeting should you require additional information or wish to question us further on these matters. Once our final report is available your agency will no doubt have an opportunity to review it in detail and comment on the recommendations.

The Technical Analysis

By housing intensification we mean the more intensive use of existing housing and urban space in Scarborough's neighbourhoods. This includes homesharing, the use of basements or other portions of a house as a second apartment, and infilling or subdividing an existing lot to add a second house.

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Tel. (416) 363-9004
Fax (416) 363-7467

Our study has two main phases. The first, and recently completed phase involves a "technical analysis", which includes:

- An explanation of the forces giving rise to intensification in Scarborough, such as social and demographic change, and housing market pressures.
- An evaluation of the amount of existing intensification in Scarborough - mostly in the form of illegal apartments - and how many additional housing units might be expected if second units were legalized.
- An evaluation of the implications of intensification, if it is to be legalized. This includes an evaluation of the most common perceptions concerning intensification.

Having presented the main points of our interim findings to Scarborough Council in the form of a slide show, we are now entering the second phase of the study, which consists of consultation with City Departments and the community of Scarborough.

The Questions

In our consultations, we are seeking to ascertain what the implications of existing and potential intensification are for each municipal Department or agency's area of responsibility. We are, therefore, writing to you to obtain your written responses to the following questions:

A. In the study, we have estimated that there currently exist between 9,000 to 14,000 illegal apartments in Scarborough's existing low rise housing stock.

1. To what extent has the existence of these illegal units and the population which they contain affected the services you provide?

2. Should Council decide to legalize all of these apartments, how would this affect your area of responsibility?

3. Should Council decide to legalize some apartments - such as those which do meet the Building Code or other minimum requirements - but not others, how would this affect your area of responsibility?

4. Should Council decide not to legalize any of the illegal apartments, how would this affect your area of responsibility?

5. Should Council decide to enforce the existing zoning by-law (which prohibits apartments in houses), how would this affect your area of responsibility?

6. Please outline other issues you feel relevant with respect to existing illegal apartments.

B. Should second units in homes be legalized, under certain conditions, we estimate that around 250 additional units would be added across Scarborough each year. Legalization would mean an additional population of about 375 people annually. We would expect the population increase to be spread throughout all of the City's residential areas with perhaps some initial concentration in the older areas or in areas close to transportation facilities. We are assuming a) that no more than one additional unit (each having one car) will be permitted in a house, and b) a ten-year time frame.

1. What impact would the addition of these units in existing homes, or the additional population, have on the services your agency provides?

2. Should the number of units resulting be double our estimate, or 500 additional units and a population of 750 people across Scarborough each year, how would that change your responses to the above questions?

   a. What impact would the addition of these units in existing homes or the additional population have on the services your agency provides?

3. Please outline other issues you feel relevant with respect to permitting additional apartments within existing houses.

Please feel free to make any further points that we may have overlooked. Should you require any further information, please do not hesitate to contact Ms. Pamela Blais of my office (363-9004). We would appreciate your written response by March 9, 1989, so that we are able to complete our final report on the schedule laid down by City Council.

Yours very truly,

BERRIDGE LEWINBERG GREENBERG

Frank Lewinberg, MCIP

RECEIVED MAR 21 1989

HUMAN SERVICES OF SCARBOROUGH
91 Eastpark Boulevard, Scarborough, Ontario M1H 1C6
Telephone: 439-5806

March 17, 1989

Berridge, Lewinberg, & Greenberg
133 Richmond St. W.
TORONTO, ON
M5H 2L3

Dear Mr. Lewinberg:

RE: Scarborough: Maturing Neighbourhoods Study

In response to your letter of February 7, 1989, I am writing with some general comments with respect to Human Services of Scarborough which I hope will address some of the questions you have posed.

Questions - Part A

In response to questions in part A it must be clarified that Human Services of Scarborough does not provide direct services to the public. As the social planning body for the City of Scarborough our organization is involved in social service coordination and development and identification of existing service gaps in Scarborough.

I would like to provide some general comments with regard to your questions in Section "A". Without going into detail vis-a-vis the areas we have been involved in in terms of social planning, it is reasonable to say that the issue of **available/adequate/affordable** housing is one that transcends almost all population groups we deal with, be they, single parent families, working poor, refugees, youth or seniors. A lack of housing serves to exacerbate other problems, that is; unless a persons basic needs of food, shelter, and clothing are met, other problems they might be experiencing cannot be addressed.

If Council decides to legalize accessory apartments, assuming that this would result in the creation of additional units, this would be a step toward addressing an existing gap in service, that is, a shortage of affordable housing. An additional concern is the adequacy of the housing stock being created. With the existing bylaw, there is no way to ensure the standards of currently illegal apartments. Legalization of these apartments would enforce certain standards and more importantly would allow tenants recourse should these standards not be met.

Questions - Part B

The increasing population as predicted if accessory units are legalized should have minimal impact on the work that our organization is involved in, again, because we are not a direct service organization. Much would depend on the life situation/circumstances of the individuals/families that would be inhabiting these units. Indeed, if they are primarily single parent families or refugees rather than single employed persons our organization would be affected in terms of addressing the needs of these client groups however, I suspect that the former will not be the case. Rather, those living in accessory apartments most likely are a heterogenous population representing all socioeconomic sectors. With regard to the refugee population, the number of refugees living in Scarborough motels because of a lack of available housing has a far greater impact on our work!

In summary, in view of the fact that Metro Toronto is in the midst of a severe housing crisis which has no signs of waning in the immediate or distant future, it appears that only through innovative and creative means will there be positive movement toward eradicating the current housing shortage. Indeed successful programs such as the existing home sharing programs in Metro are a great example of how it is possible to "create" an abundance of housing without actually creating any housing. While the legalization of accessory apartments may not be innovative, any steps toward the better utilization of existing housing stock is progressive and simply makes good sense.

Sincerely,

Sue Goddard

Sue Goddard
Human Services of Scarborough

Berridge Lewinberg Greenber

February 7, 1989

J.R. Ratchford
City Solicitor
150 Borough Drive
Scarborough, Ontario
M1P 4N7

Dear Mr. Ratchford:

Re: Scarborough: Maturing Neighbourhoods Study

We are a team of consultants that has been commissioned by the City of Scarborough to undertake a study of the potential and constraints associated with "housing intensification" in Scarborough.

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3. Should Council decide to legalize some apartments - such as those which do meet the Building Code or other minimum requirements - but not others, how would this affect your area of responsibility?

4. Should Council decide not to legalize any of the illegal apartments, how would this affect your area of responsibility?

5. For each of the following cases, what are your views, if any, on the process or procedures through which existing and future illegal conversions could be stopped? This would include, for example, how to encourage residents and owners of illegal apartments to come forward, how to enforce the by-law, etc.

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   b. In the case where some existing illegals are legalized; or

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Yours very truly,

BERRIDGE LEWINBERG GREENBERG

Frank Lewinberg, MCIP

88013.

Law Department
John R. Ratchford, Q.C.

[illegible]
[illegible]
Telephone (416) 396-7295
Fax (416) 396-[illegible]62

TELECOPY COVER LETTER

9:10
9:05
9:55

DATE: March 21/89	TIME: ~~9:45~~ a.m. p.m.
TO: (Name)	[illegible] Lawntesz [illegible] 111 Queen St E. Suite 200
NAME OF COMPANY:	Toronto, Ontario M5C 1S2 Att: F. Lawntesz, [illegible]
ADDRESS:	Fax # 363-7467
FROM: (Name)	Kathleen E. Nagle
ADDRESS:	The Corporation of the City of Scarborough Law Department 150 Borough Drive, Scarborough, Ontario. M1P 4N7 Telephone: (416) 396-7295
SUBJECT:	Drainage Neighbourhood Study (Oct '88) (STR 4C1 PR)

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CITY OF SCARBOROUGH

Law Department

John R. Ratchford, Q.C.
City Solicitor

150 Borough Drive
Scarborough, Ontario
Canada M1P 4N7

DELIVERED BY COURIER

CITY OF SCARBOROUGH

Law Department

John R. Ratchford, Q.C.
City Solicitor

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DELIVERED BY COURIER

March 21st, 1989

Berridge, Lewinberg,
Greenberg,
111 Queen Street East,
Suite 200,
Toronto, Ontario.
M5C 1S2

Attention: F. Lewinberg, MCIP

Dear Sirs:

Re: Maturing Neighbourhoods Study
(Our File CSR 401.88)

Further to your letter of February 7th, 1989, I am pleased to provide the perspective of the Law Department as follows:

EXISTENCE OF ILLEGAL UNITS

1. To what extent has the existence of the units and the population which they contain affected your Department's area of responsibility?

Theoretically, the Law Department is responsible for prosecuting any infractions of the City's by-laws upon the instruction of the relevant Departments. The existence of illegal units raises the possibility of many infractions. Of course, the most obvious infraction posed by the existence of an illegal unit is a contravention of the appropriate zoning by-law. In the past year, this Department has been involved in actively prosecuting alleged infractions of the zoning by-law. At this time, I am unable to provide you with the actual numbers. However, it will be obvious to you that these prosecutions necessarily involve our Department in preparing witnesses, filing documents and attending at court. We have one solicitor involved in doing this type of work, and further, his secretary is involved in coordinating the procedures.

Other solicitors in this Department are consulted on occasion for opinions on more general issues arising out of the existence of illegal units. In the past year and a half, solicitors have been required to attend at Committees of Council and render legal opinions on such matters

as the inherent difficulties in enforcing our by-laws. The questions which have been raised range from the authority of the Property inspectors to enter into premises, whether [illegible] through a Fire Department inspection is as the inherent difficulties in enforcing our by-laws. The questions which have been raised range from the authority of the Property Inspectors to enter into premises, whether evidence obtained through a Fire Department inspection is admissible evidence in a prosecution of a zoning by-law and so on. It is difficult to provide you with an estimate of time spent by solicitors in this office on answering the range of questions which members of Council have had on such issues. You will appreciate that this Department's responsibility to provide advice to Council and staff on such questions involve a completely separate process from our instructions to prosecute.

2. Should Council decide to legalize all of these apartments, how would this affect your area of responsibility?

If you are suggesting that an amnesty be granted to the illegal units currently in existence by virtue of, for example, site specific zoning, the result of such an action is that the Law Department will no longer be required to prosecute with respect to infractions of the zoning by-law. However, the Department will be most involved in the actual method by which to legalize these apartments. If we assume for example that the legalization process involves an amendment to the community by-laws, at least one solicitor from this office will be involved in a very comprehensive way with other members of staff, including of course staff from the Planning Department to effect the appropriate changes.

An amnesty will not exclude responsibility to prosecute any alleged infractions of other relevant by-laws. These matters potentially include issues relating to fire safety, public health, noise, parking and so on.

3. Should Council decide to legalize some apartments-such as those which do meet the Building Code or other minimum requirements-but not others, how would this affect your area of responsibility?

The Law Department would be directly involved in attempting to provide a legally defensible by-law by which to distinguish between those apartments which are legal and those which are not depending upon the criteria chosen. My initial impression is that your proposition puts the Law Department in having to answer a very basic question, namely, whether or not the Planning Act, 1983 or any other legislation, permits such an action. The above comments provided in Nos. 1 and 2 apply. Finally, depending upon the criteria chosen and the method by which to implement such a by-law, this Department could likely expect to be involved in various types of court action involving attacks on the by-law.

4. Should Council decide not to legalize any of the illegal apartments, how would this affect your area of responsibility?

Please refer to my comments in No. 1 above. I conclude that a decision not to legalize any of the illegal apartments will not cease the flow of questions which arise.

5. For each of the following cases, what are your views, if any, on the process or procedures through which existing and future illegal conversions could be stopped? This would include, for example, how to encourage residents and owners of illegal apartments to come forward, how to enforce the by-law, etc.:

(a) In the case where all existing illegals are legalized;

The question of how to prevent future illegal conversions in a circumstance where currently existing "illegals" are granted amnesty raises a number of important underlying questions:

(i) how will the existing illegals be made legal; for example, through site specific zoning? This matter goes to the question of legality of use;

(ii) if the individual uses are made legal, how can the City assure itself, without a site by site inspection, that the units comply with all other applicable law pertaining to structural integrity and maintenance issues (i.e., the Provincial regulations such as the Building and Fire Codes and pertinent municipal by-laws);

(iii) under what legislative authority can the City legislate that only units which comply with applicable law be permitted to become legal uses?

Your question therefore is difficult to answer. An amnesty achieved through site specific zoning, in itself, will not prevent unaffected owners from carrying out illegal conversions. In fact, the procedure contemplates that persons come forward to make applications for the appropriate consideration. Accordingly, even an amnesty programme will not necessarily achieve the legalization of those 9,000 - 14,000 units which you claim exist.

My concern, therefore, is that site specific zoning is unworkable and that the only practical solution would be to zone specific geographical areas for such uses. This will not have the intended effect of legalizing all of the currently existing multiple-occupancy uses of single-family homes.

(b) In the case where some existing illegals are legalized; or

My aforementioned comments apply.

(c) In the case where none are legalized?

The question of how to prevent future conversion in a regime where no illegal units are legitimized is the dilemma with which Scarborough is faced. One of the biggest difficulties facing our by-law enforcement officers is the inability to gain legal entry for the purposes of ascertaining whether there is a zoning infraction. The authority (section 48 of the Planning Act, 1983) is very limited. The Law Department has written numerous opinions in this area; we would be glad to share them with you.

There are other problems associated with enforcing the by-law, not the least of which is the legal status of the tenant residing in the illegal unit. Under the current Landlord and Tenant Act, the municipality is not empowered to seek the eviction of such person; the necessary by-law enforcement action must be taken against the owner of the building, and the end result may not be the eviction of the tenant and the creating of the activity.

6. Please outline other issues you feel relevant with respect to existing illegal apartments.

I believe I have covered some of the issues from the perspective of the legislation in this area. However, due to time constraints, the comments are necessarily brief. We will be pleased to discuss this matter further.

As for the perspective of this Law Department, I might comment that the general problem affects every solicitor in this office (there are seven) because the issues are all-encompassing. As I previously noted, the level of our activity is dependent upon the activity of other departments and the directives of Council.

IMPACT OF LEGALIZATION

1. What impact would the addition of these units in existing homes, or the additional population, have on the services for which your Department is responsible?

Strictly speaking, the addition of population to existing homes would have little or no impact on the level of services which this Department provides because we do not routinely provide services to the public. We provide services to Council and staff and, accordingly, the need for legal services by those client groups is directly dependant upon their level of activity.

2. Should the number of units resulting be double our estimate, or 500 additional units and a population of 750 people across Scarborough each year, how would that change your responses to the above questions?

(a) What impact would the addition of these units in existing homes or the additional population have on the services for which your Department is responsible?

As indicated in No. 1, we do not provide services directly to the public. Accordingly, the addition of significant population does not directly affect our Department.

3. Please outline other issues you feel relevant with respect to permitting additional apartments within existing houses.

The following is a list in no particular order of some other issues which are relevant to the proposal to add units to existing houses:

- whether Council should enact a front-yard or other parking by-law to accommodate additional parking demands;

- whether Council should consider as part of this process the addition of units to existing multiple-family

- whether Council should consider as part of this process the addition of units to existing multiple-family buildings (eg. conversion of storage space to residential units);
- whether Council, in zoning for such uses, consider temporary use by-laws;
- what criteria should be chosen to define a "living unit"; for example, the current definition of "single-family dwelling" in our by-laws is defined as a building having one kitchen. However, realistically speaking, many families have more than one kitchen in their homes. Further, "kitchen" is not defined;
- how does your study address the issue of how Scarborough can provide "affordable housing" in compliance with the recent Provincial Policy Statement?

The Planning Act, 1983 is proposed to be amended to clarify that the authority to zone does not include the authority to zone by reference to related persons. Therefore, can the "living unit" be defined for practical purposes by reference to its structural components? I note that the City of Toronto By-law includes a definition of "converted dwelling house" and "dwelling unit" which presumably provides a reasonable level of certainty. Perhaps you could comment on the Toronto experience with their definitions.

We will be pleased to discuss any of our aforementioned responses. Please contact Ms. K. Naylor, Assistant Solicitor, in the event that you have any inquiries or concerns.

Yours truly,

per Kathleen E. Naylor

JOHN R. RATCHFORD, Q.C.
City Solicitor

JRR:KEN:dv

Berridge Lewinberg Greenber

February 7, 1989 File 88013

Mr. Peter Bassinet
Scarborough Library Board
1076 Ellesmere Road
Scarborough, Ontario
M1P 4P4

Dear Mr. Bassinet:

Re: Scarborough: Maturing Neighbourhoods Study

We are a team of consultants that has been commissioned by the City of Scarborough to undertake a study of the potential and constraints associated with "housing intensification" in Scarborough.

A critical aspect of our study plan, as approved by City Council, is to seek the opinions of all those responsible for the implementation of Council policies in Scarborough. We are interested to learn to what extent your Department's work load, budget and areas of responsibility will be affected by changes being contemplated. In addition we seek your general opinions based upon your experience of having implemented programs in Scarborough for many years.

We do not yet have a report available, therefore, we have outlined a few simple assumptions for you to respond specifically to. We would be pleased to supplement these assumptions in a meeting should you require additional information or wish to question us further on these matters. Once our final report is available your department will no doubt have an opportunity to review it in detail and comment directly to Council on the recommendations.

The Technical Analysis

By housing intensification we mean the more intensive use of existing housing and urban space in Scarborough's neighbourhoods. This includes homesharing, the use of basements or other portions of a house as a second apartment, and infilling or subdividing an existing lot to add a second house.

133 Richmond St. West
Suite 800
Toronto, Canada
M5H 2L3
Tel [illegible]
Fax [illegible]

Our study has two main phases. The first, and recently completed phase involves a "technical analysis", which includes:

- An explanation of the forces giving rise to intensification in Scarborough, such as social and demographic change, and housing market pressures.
- An evaluation of the amount of existing intensification in Scarborough - mostly in the form of illegal apartments - and how many additional housing units might be expected if second units were legalized.
- An evaluation of the implications of intensification, if it is to be legalized. This includes an evaluation of the most common perceptions concerning intensification.

Having presented the main points of our interim findings to Scarborough Council in the form of a slide show, we are now entering the second phase of the study, which consists of consultation with City Departments and the community of Scarborough.

The Questions

In our consultations with Scarborough Departments, we are seeking to ascertain what the implications of existing and potential intensification are for each Department's area of responsibility. We are, therefore, writing to you to obtain your written responses to the following questions:

A. In the study, we have estimated that there currently exist between 9,000 to 14,000 illegal apartments in Scarborough's existing low rise housing stock.

1. To what extent has the existence of the units and the population which they contain affected your Department's area of responsibility?
2. Have the impacts varied significantly from neighbourhood to neighbourhood, or have they been more or less consistent throughout Scarborough's residential areas?
3. Should Council decide to legalize all of these apartments, how would this affect your area of responsibility?

■ ■ ■

4. Should Council decide to legalize some apartments - such as those which do meet the Building Code or other minimum requirements - but not others, how would this affect your area of responsibility?

5. Should Council decide not to legalize any of the illegal apartments, how would this affect your area of responsibility?

6. Please outline other issues you feel relevant with respect to existing illegal apartments.

B. Should second units in homes be legalized, under certain conditions, we estimate that around 250 additional units would be added across Scarborough each year. Legalization would mean an additional population of about 375 people annually. We would expect the population increase to be spread throughout all of the City's residential areas with perhaps some initial concentration in the older areas or in areas close to transportation facilities. We are assuming a) that no more than one additional unit (each having one car) will be permitted in a house, and b) a ten-year time frame.

1. What impact would the addition of these units in existing homes, or the additional population, have on the services for which your Department is responsible?

2. Would the impacts vary significantly from neighbourhood to neighbourhood, or would they be more or less consistent throughout Scarborough's residential areas?

3. Should the number of units resulting be double our estimate, or 500 additional units and a population of 750 people across Scarborough each year, how would that change your responses to the above questions?

   a. What impact would the addition of these units in existing homes or the additional population have on the services for which your Department is responsible?

   b. Would the impacts vary significantly from neighbourhood to neighbourhood, or would they be more or less consistent throughout Scarborough's residential areas?

4. Please outline other issues you feel relevant with respect to permitting additional apartments within existing houses.

Please feel free to make any further points that we may have overlooked. Should you require any further information, please do not hesitate to contact Ms. Pamela Blais of my office (363-9004). We would appreciate your written response by March 9, 1989, so that we are able to complete our final report on the schedule laid down by City Council.

Yours very truly,

BERRIDGE LEWINBERG GREENBERG

Frank Lewinberg, MCIP

TL 88013

THE
SCARBOROUGH
PUBLIC LIBRARY
BOARD

1076 Ellesmere Road
Scarborough, Ontario M1P 4P4
(416) 291-1991
ENVOY: SPLB.ADMIN
Fax (416) 291-3293

March 13th, 1989.

Mr. Frank Lewinberg,
Berridge Lewinberg Greenberg,
111 Queen Street East, Suite 200,
Toronto, Ontario
M5C 1S2

Dear Mr. Lewinberg:

This is in reply to your letter of February 7th, 1989 regarding the **Scarborough: Maturing Neighbourhoods Study.**

The City of Scarborough Public Library Board plans its branch facilities to serve populations of between 15,000 and 30,000 people per branch. Currently there are eighteeen branches varying in size from 26,000 square feet to approximately 2,000 square feet.

Given the figures that are outlined in your letter of 250 additional units per year spread across Scarborough, which would mean an additional population of about 375 people on an annual basis, this would mean that the existing planned development of the City's public libraries would easily be able to serve the additional units.

Your hypothesis of doubling these figures would not, in any way, create excessive loads on any of the branches especially if the use of the branches were to be spread throughout the City. The only time there would be a significant impact on a particular branch is if an unplanned grouping of high-rise apartments were to be built in close proximity to a particular branch. It is expected that the provisions under Section 36 of the Planning Act would be able to take care of this eventuality.

If you were to have any further questions, please call me at 291-1991.

Yours truly,

P.J. Bassnett

Peter J. Bassnett
Chief Executive Officer

Berridge Lewinberg Greenberg

February 7, 1989

File 88013

Mr. D. O'Leary
Scarborough Maintenance
and Construction Department
1050 Ellesmere Road
Scarborough, Ontario
M1P 2X3

Dear Mr. O'Leary:

Re: Scarborough: Maturing Neighbourhoods Study

We are a team of consultants that has been commissioned by the City of Scarborough to undertake a study of the potential and constraints associated with "housing intensification" in Scarborough.

A critical aspect of our study plan, as approved by City Council, is to seek the opinions of all those responsible for the implementation of Council policies in Scarborough. We are interested to learn to what extent your Department's work load, budget and areas of responsibility will be affected by changes being contemplated. In addition we seek your general opinions based upon your experience of having implemented programs in Scarborough for many years.

We do not yet have a report available, therefore, we have outlined a few simple assumptions for you to respond specifically to. We would be pleased to supplement these assumptions in a meeting should you require additional information or wish to question us further on these matters. Once our final report is available your department will no doubt have an opportunity to review it in detail and comment directly to Council on the recommendations.

The Technical Analysis

By housing intensification we mean the more intensive use of existing housing and urban space in Scarborough's neighbourhoods. This includes homesharing, the use of basements or other portions of a house as a second apartment, and infilling or subdividing an existing lot to add a second house.

133 Richmond St. West
Suite 800
Toronto, Canada
M5H 2L3
Tel (416) 363 9004
Fax (416) 363 7467

Our study has two main phases. The first, and recently completed phase involves a "technical analysis", which includes:

- An explanation of the forces giving rise to intensification in Scarborough, such as social and demographic change, and housing market pressures.
- An evaluation of the amount of existing intensification in Scarborough - mostly in the form of illegal apartments - and how many additional housing units might be expected if second units were legalized.
- An evaluation of the implications of intensification, if it is to be legalized. This includes an evaluation of the most common perceptions concerning intensification.

Having presented the main points of our interim findings to Scarborough Council in the form of a slide show, we are now entering the second phase of the study, which consists of consultation with City Departments and the community of Scarborough.

The Questions

In our consultations with Scarborough Departments, we are seeking to ascertain what the implications of existing and potential intensification are for each Department's area of responsibility. We are, therefore, writing to you to obtain your written responses to the following questions:

A. In the study, we have estimated that there currently exist between 9,000 to 14,000 illegal apartments in Scarborough's existing low rise housing stock.

1. To what extent has the existence of the units and the population which they contain affected your Department's area of responsibility?

2. Have the impacts varied significantly by neighbourhood, or have they been more or less the same in all of Scarborough's neighbourhoods?

3. Should Council decide to legalize all of these apartments, how would this affect your area of responsibility?

4. Should Council decide to legalize some apartments - such as those which do meet the Building Code or other minimum requirements - but not others, how would this affect your area of responsibility?

5. Should Council decide not to legalize any of the illegal apartments, how would this affect your area of responsibility?

6. Please outline other issues you feel relevant with respect to existing illegal apartments.

B. Should second units in homes be legalized, under certain conditions, we estimate that around 250 additional units would be added across Scarborough each year. Legalization would mean an additional population of about 375 people annually. We would expect the population increase to be spread throughout all of the City's residential areas with perhaps some initial concentration in the older areas or in areas close to transportation facilities. We are assuming a) that no more than one additional unit (each having one car) will be permitted in a house, and b) a ten-year time frame.

1. What impact would the addition of these units in existing homes, or the additional population, have on the services for which your Department is responsible?

2. What impact would the additional vehicles have if they were all parked on existing driveways?

3. What impact would the additional vehicles have if they were all parked on the street?

4. Would the result vary significantly by neighbourhood, or would the result be more or less the same in all of Scarborough's neighbourhoods?

5. Should the number of units resulting be double our estimate, or 500 additional units and a population of 750 people across Scarborough each year, how would that change your responses to the above questions?

    a. What impact would the addition of these units in existing homes or the additional population have on the services for which your Department is responsible?

    b. What impact would the additional vehicles have if they were all parked on existing driveways?

    c. What impact would the additional vehicles have if they were all parked on the street?

    d. Would the result vary significantly by neighbourhood, or would the result be more or less the same in all of Scarborough's neighbourhoods?

6. Please outline other issues you feel relevant with respect to permitting additional apartments within existing houses.

Please feel free to make any further points that we may have overlooked. Should you require any further information, please do not hesitate to contact Ms. Pamela Blais of my office (363-9004). We would appreciate your written response by March 9, 1989, so that we are able to complete our final report on the schedule laid down by City Council.

Yours very truly,

BERRIDGE LEWINBERG GREENBERG

Frank Lewinberg, MCIP

CITY OF SCARBOROUGH

D.E. O'Leary, P. Eng.
Commissioner of Maintenance and Construction Department

150 Borough Drive
Scarborough, Ontario
Canada M1P 4N7

Telephone (416) 396-7765
Fax (416) 396-4225

February 14, 1989

Berridge Lewinberg Greenberg
111 Queen Street East, Suite 200,
Toronto, Ontario
M5C 1S2

Attention: Mr. Frank Lewinberg, MCIP
Dear Sir:

Re: Scarborough: Maturing Neighbourhoods Study
Your letter on file 88013 of February 7, 1989

The Maintenance and Construction Department is primarily responsible for maintenance and construction of City buildings (i.e. arenas, community centres, civic centre, fire halls, etc.), for the maintenance of the fleet and for maintenance of hydrants.

Aside from the partial relationship between population and number of buildings, vehicles and hydrants, the Maintenance and Construction Department will not be affected by the implications of intensification in Scarborough. There is a remote possibility that private driveway may be widened to accommodate more cars and this may cause conflict with location of existing fire hydrants.

Yours truly,

D.E. O'Leary

D. E. O'Leary, P. Eng.
Commissioner

DEO:mk

Berridge Lewinberg Greenberg

February 7, 1989

Mr. R. McBride
Staff Superintendent
Metropolitan Toronto Police
1001 Birchmount Road
Scarborough, Ontario
M1K 1S1

Dear Mr. McBride:

Re: Scarborough: Maturing Neighbourhoods Study

We are a team of consultants that has been commissioned by the City of Scarborough to undertake a study of the potential and constraints associated with "housing intensification" in Scarborough.

A critical aspect of our study plan, as approved by City Council, is to seek the opinions of all those responsible for the implementation of Council policies in Scarborough. We are interested to learn to what extent your Department's work load, budget and areas of responsibility will be affected by changes being contemplated. In addition we seek your general opinions based upon your experience of having implemented programs in Scarborough for many years.

We do not yet have a report available, therefore, we have outlined a few simple assumptions for you to respond specifically to. We would be pleased to supplement these assumptions in a meeting should you require additional information or wish to question us further on these matters. Once our final report is available your department will no doubt have an opportunity to review it in detail and comment directly to Council on the recommendations.

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The Questions

In our consultations with Scarborough Departments, we are seeking to ascertain what the implications of existing and potential intensification are for each Department's area of responsibility. We are, therefore, writing to you to obtain your written responses to the following questions:

A. In the study, we have estimated that there currently exist between 9,000 to 14,000 illegal apartments in Scarborough's existing low rise housing stock.

1. To what extent has the existence of the units and the population which they contain affected your Department's area of responsibility?

2. What impact on parking can be attributed to the existence of illegal apartments?

3. What is your experience (for example, nature and frequency of complaints) with houses owned by absentee landlords? Does this experience differ from that involving owner-occupied houses with an illegal apartment?

4. Should Council decide to legalize all of these apartments, how would this affect your area of responsibility?

5. Should Council decide to legalize some apartments - such as those which do meet the Building Code or other minimum requirements - but not others, how would this affect your area of responsibility?

6. Should Council decide not to legalize any of the illegal apartments, how would this affect your area of responsibility?

7. For each of the following cases, what are your views, if any, on the process or procedures through which existing and future illegal conversions could be stopped? This would include, for example, how to encourage residents and owners of illegal apartments to come forward, how to enforce the by-law, etc.

   a. In the case where all existing illegals are legalized;

   b. In the case where some existing illegals are legalized; or

   c. In the case where none are legalized?

8. Please outline other issues you feel relevant with respect to existing illegal apartments.

B. Should second units in homes be legalized, under certain conditions, we estimate that around 250 additional units would be added across Scarborough each year. Legalization would mean an additional population of about 375 people annually. We would expect the population increase to be spread throughout all of the City's residential areas with perhaps some initial concentration in the older areas or in areas close to transportation facilities. We are assuming a) that no more than one additional unit (each having one car) will be permitted in a house, and b) a ten-year time frame.

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Yours very truly,

BERRIDGE LEWINBERG GREENBERG

Frank Lewinberg, MCIP

File 88013

RECEIVED MAR 14 1989

Metropolitan Toronto Police

Address all correspondence to:
JACK MARKS
Chief of Police

40 College Street, Toronto, Ontario, Canada. M5G 1K2
(416) 324-2222 FAX 324-6345

Please reply attention of
No. 4 District

File No. ....

March 9th, 1989

Mr. Frank Lewinberg
Berridge Lewinberg Greenberg
111 Queen Street, Suite 200
Toronto, Ontario.
M5C 1S2

Dear Mr. Lewinberg

I am directed by the Chief of Police to respond to your request regarding input from this Force on the current study your firm is conducting in regard to Maturing Neighbourhoods in Scarborough.

The study conducted by your firm indicates there are currently 9,000 to 14,000 illegal apartments in Scarborough's existing housing stock. It is difficult at best to measure the effect these apartments have on the Policing as we do not compile data or enforce the bylaw which deals with illegal housing. The Police Force's duty is to protect and serve the public within the realms of its mandate, specifically by enforcing the Criminal Code of Canada, Provincial Statutes and traffic bylaws.

In order to address the impact of illegal housing on the Metropolitan Toronto Police Force, one has to look within the scope of these laws.

One problem that arises as a result of illegal housing is parking on the street. The streets of Scarborough are covered in the parking bylaw and signs are erected to control street parking. In any event, street parking is permitted for no longer than three hours at any given time and less if erected signs indicate such. At the current time, although not a major problem, overnight illegal parking is a common occurrence. One only needs to look at the enforcement of the parking bylaw and the number of parking tags generated as a result of overnight street parking in the city of Scarborough. Once again it is difficult to measure the impact of illegal housing on illegal street parking as not all automobiles parked on the street are there as a result of a lack of parking in the driveway of the residence in which they live.

Should the current illegal apartments be legalized and the number of homesharing units be allowed to increase the frequency of street parking can only increase. The magnitude of the problem that would be created would certainly vary from area to area within Scarborough.

As the population of any city increases so does the demand for Police service in terms of calls for service. By sheer numbers alone the Police Force serving Scarborough can expect its' calls for service to increase as the population grows and particularly with intensification. Basement and second story apartments will show an increase in neighbor disputes as it is human nature that when sharing living accommodations, disputes over mutual property will arise. Criminal Code offences such as assault, mischief and negligence may also increase. The impact of intensification in terms of Criminal Code charges and neighbour disputes is difficult to measure with regards to the current illegal apartments as in most cases the Police do not know where they currently exist. Property owners take precautions to ensure the police and municipal officials are not aware of illegal renters, resulting in information on these illegal apartments being difficult to obtain.

It is hoped the concerns raised in this letter will be of benefit to your Firms study. Should you require further clarification, please contact S/Sgt. ALAN MAGDA at Four District Community Planning. (324-4008).

McBride

R.J. McBride
S/Superintendent
Four District Headquarters

Berridge Lewinberg Greenber

February 7, 1989 File 8~~6~~8013

Mr. Peter Nielson
Scarborough Public Utilities Commission
1530 Markham Road
Scarborough, Ontario
M1B 3N4

Dear Mr. Nielsen:

Re: Scarborough: Maturing Neighbourhoods Study

We are a team of consultants that has been commissioned by the City of Scarborough to undertake a study of the potential and constraints associated with "housing intensification" in Scarborough.

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We do not yet have a report available, therefore, we have outlined a few simple assumptions for you to respond specifically to. We would be pleased to supplement these assumptions in a meeting should you require additional information or wish to question us further on these matters. Once our final report is available your department will no doubt have an opportunity to review it in detail and comment directly to Council on the recommendations.

The Technical Analysis

By housing intensification we mean the more intensive use of existing housing and urban space in Scarborough's neighbourhoods. This includes homesharing, the use of basements or other portions of a house as a second apartment, and infilling or subdividing an existing lot to add a second house.

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Our study has two main phases. The first, and recently completed phase involves a "technical analysis", which includes:

- An explanation of the forces giving rise to intensification in Scarborough, such as social and demographic change, and housing market pressures.
- An evaluation of the amount of existing intensification in Scarborough - mostly in the form of illegal apartments - and how many additional housing units might be expected if second units were legalized.
- An evaluation of the implications of intensification, if it is to be legalized. This includes an evaluation of the most common perceptions concerning intensification.

Having presented the main points of our interim findings to Scarborough Council in the form of a slide show, we are now entering the second phase of the study, which consists of consultation with City Departments and the community of Scarborough.

The Questions

In our consultations with Scarborough Departments, we are seeking to ascertain what the implications of existing and potential intensification are for each Department's area of responsibility. We are, therefore, writing to you to obtain your written responses to the following questions:

A. In the study, we have estimated that there currently exist between 9,000 to 14,000 illegal apartments in Scarborough's existing low rise housing stock.

1. To what extent has the existence of the units and the population which they contain affected your Department's area of responsibility?

2. Have the impacts varied significantly by neighbourhood, or have they been more or less the same across Scarborough?

3. Should Council decide to legalize all of these apartments, how would this affect your area of responsibility?

4. Should Council decide to legalize some apartments - such as those which do meet the Building Code or other minimum requirements - but not others, how would this affect your area of responsibility?

5. Should Council decide not to legalize any of the illegal apartments, how would this affect your area of responsibility?

6. Please outline other issues you feel relevant with respect to existing illegal apartments.

B. Should second units in homes be legalized, under certain conditions, we estimate that around 250 additional units would be added across Scarborough each year. Legalization would mean an additional population of about 375 people annually. We would expect the population increase to be spread throughout all of the City's residential areas with perhaps some initial concentration in the older areas or in areas close to transportation facilities. We are assuming a) that no more than one additional unit will be permitted in a house, and b) a ten-year time frame.

1. What impact would the addition of these units in existing homes, or the additional population, have on the services for which your Department is responsible?

2. Would the result vary significantly by neighbourhood, or would the result be more or less the same in all of Scarborough's neighbourhoods?

3. Should the number of units resulting be double our estimate, or 500 additional units and a population of 750 people across Scarborough each year, how would that change your responses to the above questions?

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Please feel free to make any further points that we may have overlooked. Should you require any further information, please do not hesitate to contact Ms. Pamela Blais of my office (363-9004). We would appreciate your written response by March 9, 1989, so that we are able to complete our final report on the schedule laid down by City Council.

Yours very truly,

BERRIDGE LEWINBERG GREENBERG

Frank Lewinberg, MCIP

48063

RECE

The Public Utilities Commission
of the City of Scarborough
1530 Markham Road
Suite 100
Scarborough Ontario
M1B 3M4

☎ (416) 292-1530
Customer Service
☎ (416) 292-1100
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Richard E. Cavanagh, *Chairman*
Douglas A. Beatty, *Vice Chairman*
Joyce Trimmer, *Mayor and Commissioner*
Gordon A. Muriess, C.A. *General Manager and Treasurer*
Christine T. Aoki, *Commission Secretary*

March 13, 1989

Berridge Lewinberg Greenberg
133 Richmond Street West
Suite 900
Toronto, Ontario
M5H 2L3

Attention: Mr. Frank Lewinberg, MCIP

Re: **Scarborough: Maturing Neighbourhoods Study**

Dear Mr. Lewinberg:

We are pleased to be included in the referenced study and trust that our response to your questionnaire will be both insightful and beneficial to all affected by it.

Our answers to your questions are as follows:

A) 1. There is currently no means employed by the S.P.U.C. to determine specifically how much water or electrical demand is placed on our systems as a direct result of illegal apartments. The design of the water and electrical distribution systems in residential developments has provided for anticipated demands normally associated with the prescribed population densities. This includes the size or capacity of the service laterals, transformer/dwelling unit ratios and main distribution facilities.

While it is correct to assume that higher than prescribed densities could impose a higher than designed load on the services, other factors could have the same result. In the older developments in Scarborough, the water and hydro servicing was installed to meet less accommodating designs. Smaller diameter water services and mains and lower amperage electrical services than those installed today exist in these areas. These services cannot always be considered adequate to meet the demands of todays households where the useage of water and electricity can exceed that which was originally expected.

The construction of additions and the finishing of basements often result in the upgrading of the water and electrical service in order to meet the increased demand. We often find that a home owner has made access to our water meters either difficult or impossible when they have finished their basement. These two examples would be the result of an illegal apartment or the upgrading or expansion of a home solely to accommodate the demands of the owners themselves.

It is, therefore, difficult to identify in general terms, the affect of the referred to illegal apartments.

2. As indicated in our response to question number one, it is in the older areas of the city that we will experience higher than designed for demands on our water and electrical systems. We are not able to state that any specific area(s) have, as a direct result of illegal apartments, impacted on our systems.

3. The legalization by Council, of all of these apartments would, we believe, have a significant affect on us. There would most likely be numerous requests for upgrades of the water and hydro services, which in turn may impose an excessive demand on the local distribution systems, especially on the electrical system. This would result in the costly upgrading of the local distribution systems. There would also be an increase in the number of inaccessible water meters and water heater installations, which would not comply with our installation criteria. There would also be requests for additional water and electrical meters, which we currently will not provide for homes on properties which are zoned "single family". The foregoing is based on the assumption that many of the owners of such properties would come forward with such requests should the legalization of the apartments occur.

Our current policies require that the homeowner pay the total cost of some of the aforementioned servicing upgrading, while other more major system upgrading is financed by the SPUC and, therefore, by our customers through the water and electricity rates.

We would prefer that any legalization of these apartments would occur only after we verified that our servicing criteria as defined in our Water Works By-Law Number 23 and other Commission Specifications have been complied with.

4. Our response to question number 3 above is applicable to this question also.

5. If there was no legalization of the currently illegal apartments, there would not be any perceived changes of any significance on our operation or on the affect that these apartments currently have on our operation. Should the number of these apartments increase there will naturally be an increase of all of the aforementioned conditions and situations which are the result of such apartments.

B) 1. The proposed increase in both apartments and population as indicated in the scenario would have an affect as expressed in our answer to question A-3.

2. The affect would vary by neighbourhood for the reasons mentioned in our answer to questions A-1&2.

3. The answers to questions B-1&2 are applicable to questions 3-A&B respectively.

4. This organization has not yet formally addressed the legalization of illegal apartments in terms of our policies and procedures. We would most likely wish to do so and include the enforcement of same as a condition of the legalization process.

The increase in the number of families that are affected by water main and electrical system failures and planned outages will increase as will the number of localized electrical outages, in order to facilitate service upgrades.

In the event that these apartments are legalized and the services are not upgraded we will most likely receive an increase in complaints of low water pressure, not enough hot water and the like.

We feel that the aforementioned situations and conditions associated with additional apartments should be brought to the attention of those homeowners who have such apartments or who are considering them. The various aspects of safe and suitable servicing should be presented to homeowners so that they can, if these apartments are legalized, plan and provide for an apartment that will meet the requirements of all government agencies involved.

Your reference to housing intensification, in the first page of your February 7, 1989 letter, includes a more intensive use of urban space in Scarborough's neighbourhoods. This issue is not, however, included in the questions which we have answered. The aspects of infill development such as land severances and the utilization of existing vacant lands, and rezoning to permit residential uses in concert with or instead of other land use are of concern to us. In the case of severances and rezoning there are currently financial levies or charges such as impost levies that are assessed to the land owner as a result of the increase over the intended density and related increased load imposed on the municipal sewer and water systems. This should perhaps be discussed in terms of all aspects of intensification, if only to consider continuity and equity in the area of assessment.

It was our hope that there would be discussions amongst the various departments of the City on this entire issue prior to any final recommendations being presented to Scarborough's Council. If you see merit to this proposal, we ask that you consider its inclusion to your study if you have not already done so.

We again thank you for including the S.P.U.C. in your study and ask that you contact the undersigned should you have any questions on the foregoing.

Yours very truly,

Peter R. Nielsen
Development Co-Ordinator
PRN/ek
cc: Peter Poot, Commissioner of Planning

Berridge Lewinberg Greenber

February 7, 1989

Mr. Roger Brown
Scarborough Public Works Department
55 Town Centre Court
Suite 800
Scarborough, Ontario
M1P 4Y2

Dear Mr. Brown:

Re: Scarborough: Maturing Neighbourhoods Study

We are a team of consultants that has been commissioned by the City of Scarborough to undertake a study of the potential and constraints associated with "housing intensification" in Scarborough.

A critical aspect of our study plan, as approved by City Council, is to seek the opinions of all those responsible for the implementation of Council policies in Scarborough. We are interested to learn to what extent your Department's work load, budget and areas of responsibility will be affected by changes being contemplated. In addition we seek your general opinions based upon your experience of having implemented programs in Scarborough for many years.

We do not yet have a report available, therefore, we have outlined a few simple assumptions for you to respond specifically to. We would be pleased to supplement these assumptions in a meeting should you require additional information or wish to question us further on these matters. Once our final report is available your department will no doubt have an opportunity to review it in detail and comment directly to Council on the recommendations.

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The Questions

In our consultations with Scarborough Departments, we are seeking to ascertain what the implications of existing and potential intensification are for each Department's area of responsibility. We are, therefore, writing to you to obtain your written responses to the following questions:

A. In the study, we have estimated that there currently exist between 9,000 to 14,000 illegal apartments in Scarborough's existing low rise housing stock.

1. To what extent has the existence of the units and the population which they contain affected your Department's area of responsibility?
2. What impact on parking can be attributed to the existence of illegal apartments?
3. Have the impacts varied significantly from neighbourhood to neighbourhood, or have they been more or less consistent throughout Scarborough's residential areas?
4. Should Council decide to legalize all of these apartments, how would this affect your area of responsibility?
5. Should Council decide to legalize some apartments - such as those which do meet the Building Code or other minimum requirements - but not others, how would this affect your area of responsibility?

6. Should Council decide not to legalize any of the illegal apartments, how would this affect your area of responsibility?

7. For each of the following cases, what are your views, if any, on the process or procedures through which existing and future illegal conversions could be stopped? This would include, for example, how to encourage residents and owners of illegal apartments to come forward, how to enforce the by-law, etc.

    a. In the case where all existing illegals are legalized;

    b. In the case where some existing illegals are legalized; or

    c. In the case where none are legalized?

8. Please outline other issues you feel relevant with respect to existing illegal apartments.

B. Should second units in homes be legalized, under certain conditions, we estimate that around 250 additional units would be added across Scarborough each year. Legalization would mean an additional population of about 375 people annually. We would expect the population increase to be spread throughout all of the City's residential areas with perhaps some initial concentration in the older areas or in areas close to transportation facilities. We are assuming a) that no more than one additional unit (each having one car) will be permitted in a house, and b) a ten-year time frame.

1. What impact would the addition of these units in existing homes, or the additional population, have on the services for which your Department is responsible?

2. What impact would the additional vehicles have if they were all parked on existing driveways?

3. What impact would the additional vehicles have if they were all parked on the street?

4. Would the impacts vary significantly from neighbourhood to neighbourhood, or would they be more or less consistent throughout Scarborough's residential areas?

5. Should the number of units resulting be double our estimate, or 500 additional units and a population of 750 people across Scarborough each year, how would that change your responses to the above questions?

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   b. What impact would the additional vehicles have if they were all parked on existing driveways?

   c. What impact would the additional vehicles have if they were all parked on the street?

   d. Would the impacts vary significantly from neighbourhood to neighbourhood, or would they be more or less consistent throughout Scarborough's residential areas?

6. Please outline other issues you feel relevant with respect to permitting additional apartments within existing houses.

Please feel free to make any further points that we may have overlooked. Should you require any further information, please do not hesitate to contact Ms. Pamela Blais of my office (363-9004). We would appreciate your written response by March 9, 1989, so that we are able to complete our final report on the schedule laid down by City Council.

Yours very truly,

BERRIDGE LEWINBERG GREENBERG

Frank Lewinberg, MCIP

CITY OF SCARBOROUGH

Works Department

55 Town Centre Court
Suite 800
Scarborough, Ontario
Canada M1P 4Y2

Fax No. (416) 396-5681
Telephone (416) 396-5061
Refer to: G. H. Welsh

April 11, 1989
File: 9.20

Berridge Lewinberg Greenberg
111 Queen Street East
Suite 200
Toronto, Ontario
M5C 1S2

Attn: Frank Lweinberg, MCIP

Dear Sir,

Re: Maturing Neighbourhood Study

With reference to your letter dated February 7, 1989, please be advised our responses to the questions relating to the above noted study are as follows:

A.
1 & 2 Since the Works Department is not aware of the location of the existing illegal apartments, we cannot on a site specific basis state they have created us problems. However, illegal apartments likely cause problems similar to situations where a family has too many relatives living in one house or has more vehicles than can be legally parked on their driveway.

(a) Parking

Most apartment tenants likely park their vehicles on the travelled portion of the public roadway. Some would also park illegally on the public boulevard or on an illegally widened driveway. We do not believe tenants are able to park their vehicles legally on majority of the private driveways.

Parking is permitted for a maximum of 3 hours on most streets within Scarborough. Vehicles parked for a longer time period could be ticketed by the police. Several streets also have parking restricted all times on one side, both sides, or in some cases just for a specific section. The additional parking restrictions usually are implemented to either prevent long term parking, to improve sightlines, or to improve traffic movement.

The City has areas where parking is causing us problems, possibly the result of illegal apartments. Snowplowing cannot be done properly because the snowplow has to weave in and around parked vehicles leaving ridges of snow on the road. Street sweepers have to sweep around parked vehicles and therefore cannot adequately sweep all of the dirt, debris, etc. Generally, the maintenance activities by City crews and utility companies is hampered (and therefore more costly) by parked vehicles.

The movement of traffic in areas with parked vehicles is curtailed. Delivery trucks, maintenance and emergency vehicles have difficulty manoeuvring on local streets where vehicles are parked. The occasional parked car on a street does not pose much of a problem but if a street is lined with parked cars, the movement of trucks, plus at times even cars, is severely restricted because the road width may be reduced from 28 feet to 12 feet.

Parking vehicles on the road and on the boulevard increases the possibility of pedestrians, especially children, having a conflict with a vehicle. This situation is more serious on streets without sidewalks since children have to walk on the travelled portion and are not easily seen if they are near parked vehicles. We believe the existing apartments have already aggravated this problem and future apartments will increase the number of vehicle/pedestrian conflicts and therefore the probability of more accidents.

In areas where apartment tenants park their vehicles on the street, they could be parking in one of the few spaces available for on-street or visitor parking for the entire street. Basically this means the adjacent legally conforming residences are inconvenienced because of one or more illegal apartments.

The City could restrict parking on certain streets in order to improve pedestrian safety, traffic movement, and maintenance activities but most of these parking restrictions will encumber the whole neighbourhood instead of the apartment tenant only.

In many locations, we expect driveways are illegally widened to accommodate the parking of apartment tenants. The driveways are widened without City knowledge and with little respect pertaining to utilities. All above-ground and many below ground utilities require a minimum clearance from driveways. The clearance is required to prevent damage to the utility and subsequent repair costs which are usually borne by the utility company. The clearance is also required for the safety of the general public as for example, a car backing into a streetlight or hydro pole.

Most residential neighbourhoods have a single or double width driveway located in front of a garage plus a sodded lawn over the remainder of the front yard. Once one or more homeowners widen driveways beyond the garage wall extensions, the front yards get the appearance of paved parking lots with very little or no sodded area. The image of a typical single family street suffers if too many residences widen their driveways to double width for a single car garage or triple width for a double car garage. All one sees is a large expanse of asphalt with very little grass or landscaping in between. In most neighbourhoods the builders have had to provide garages to park the single family vehicles. The intent of the various zoning by-laws was theoretically to allow all the homeowners' vehicles to be parked in the garage. In reality, a large percentage of homeowners do not park their vehicles in the garages but they still have the option to do so. Permitting legal apartments would probably result in the owners and tenants having too many vehicles to park in the garages.

Driveways which have been illegally widened have created problems with on-street parking. Most driveway locations are approved to allow for suitable space for vehicles to be temporarily parked on the road between two driveways. The space is usually a minimum of 20 feet in length, however, if a driveway is widened, say 10 feet, it will not allow adequate space to park a vehicle on the road without encroaching in front of a driveway. The result is the apartment user has a parking space provided on private property but at the expense of the on-street parking.

An additional area of concern of parking is apartment tenants may have the tendency to park their vehicles across the sidewalk in front of the driveway because there is not adequate space on the private portion of the driveway. This creates a safety hazard and inconvenience to pedestrians who are forced to walk around the parked car and onto the roadway in order to continue where they are walking. As stated previously, parking on the public boulevard including the sidewalk is illegal, but City staff and police have limited personnel to enforce the necessary regulations on a frequent basis.

(b) Sewers

In areas of the City, there are combined sewers which are subject to frequent surcharging. The illegal apartment dwellers generate sanitary waste which must flow into these sewers. In many cases the sewers back-up into basements where in some cases the illegal apartments may be located.

Although the additional flows generated by the apartments would be minimal, the problem of sewer back-ups cannot be ignored.

The widening of driveways and the subsequent paving will increase the storm run-off into the City storm sewers. The widening of one or two driveways on a residential street would not likely have much effect on the total run-off flowing to the local storm sewers, however, if the number of driveway widenings was significant, there could be a possibility of the storm sewer surcharging and flooding adjacent basements.

3. The impacts would vary significantly from neighbourhood to neighbourhood for the following reasons.

   (a) Neighbourhoods which have small lots would experience more parking problems since most of the homes would have a single car garage and driveway. The apartment users would probably park on the street compared to areas where the homes have two car garages. Whereas, the owners of larger lots having two car garage homes may only own one vehicle themselves so therefore the renter could park legally on the driveway.

   (b) The residential areas close to public transit might have fewer apartment tenants with cars because of the easily accessibility of transit.

   (c) In older areas of the City where parking is now at a premium, the situation could be further aggravated.

   (d) In areas where the sewer capacity is limited or there are combined sewers, basement flooding could be increased or possibly start occurring due to driveway widening and increased sanitary flows.

4. If Council legalized all existing apartments, the apartment users would most likely request a legal parking spot such as a parking permit to allow them to park on the street for extended periods of time. The City presently does not provide parking permits and we would strongly hesitate to recommend or adopt a policy. Other municipalities who have parking permits state the permit system does not work because the permit holder is not guaranteed a parking spot and it eliminates most of the spaces available for visitor parking.

5. Same as number 4.

6. The Works Department could receive requests to prohibit parking on streets where illegal apartments are located.

7. The City could implement stronger parking by-laws relating to driveway widths and on-street parking. In addition, the police could be requested to put a higher priority for on-street parking violations.

8. Nil.

B & C Our comments relating to the impact of 250 to 500 additional units per year are basically the same as part A. The additional units will not have a great impact unless they are concentrated in specific areas. In which case, we believe parking will be a problem as previously mentioned.

Areas where on-street parking is concentrated will certainly interfere with our maintenance activities Snowplowing will become more difficult. Also street sweeping will not be done because the sweepers could not physically sweep the street.

I trust this information will be of a benefit to the study. If any clarification is required, please do not hesitate to contact me.

Yours truly,

G. H. Welsh, P.Eng.
Director
Transportation and Planning

GHW:ss

c.c. Peter Moore

Berridge Lewinberg Greenberg

February 7, 1989 File 88013

Mr. Bruce Fleury
Commissioner
Recreation and Parks
City of Scarborough
150 Borough Drive
Scarborough, Ontario
M1P 4N7

Dear Mr. Fleury:

Re: Scarborough: Maturing Neighbourhoods Study

We are a team of consultants that has been commissioned by the City of Scarborough to undertake a study of the potential and constraints associated with "housing intensification" in Scarborough.

A critical aspect of our study plan, as approved by City Council, is to seek the opinions of all those responsible for the implementation of Council policies in Scarborough. We are interested to learn to what extent your Department's work load, budget and areas of responsibility will be affected by changes being contemplated. In addition we seek your general opinions based upon your experience of having implemented programs in Scarborough for many years.

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[illegible] Richmond St West
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M5H 2L3
Tel (416) [illegible]
Fax (416) [illegible]

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- An explanation of the forces giving rise to intensification in Scarborough, such as social and demographic change, and housing market pressures.
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- An evaluation of the implications of intensification, if it is to be legalized. This includes an evaluation of the most common perceptions concerning intensification.

Having presented the main points of our interim findings to Scarborough Council in the form of a slide show, we are now entering the second phase of the study, which consists of consultation with City Departments and the community of Scarborough.

The Questions

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A. In the study, we have estimated that there currently exist between 9,000 to 14,000 illegal apartments in Scarborough's existing low rise housing stock.

1. To what extent has the existence of the units and the population which they contain affected your Department's area of responsibility?

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3. Should Council decide to legalize all of these apartments, how would this affect your area of responsibility?

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■ ■ ■

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B. Should second units in homes be legalized, under certain conditions, we estimate that around 250 additional units would be added across Scarborough each year. Legalization would mean an additional population of about 375 people annually. We would expect the population increase to be spread throughout all of the City's residential areas with perhaps some initial concentration in the older areas or in areas close to transportation facilities. We are assuming a) that no more than one additional unit (each having one car) will be permitted in a house, and b) a ten-year time frame.

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Please feel free to make any further points that we may have overlooked. Should you require any further information, please do not hesitate to contact Ms. Pamela Blais of my office (363-9004). We would appreciate your written response by March 9, 1989, so that we are able to complete our final report on the schedule laid down by City Council.

Yours very truly,

BERRIDGE LEWINBERG GREENBERG

Frank Lewinberg, MCIP

Bruce F. Fleury, R.D.M.R.
Commissioner, Recreation and Parks

March 14, 1989

Telephone (416) 396-7404

Berridge Lewinberg Greenberg
133 Richmond Street West
Suite 800
Toronto, Ontario
M5H 2L3

Attention: Frank Lewinberg, MCIP

Gentlemen:

This letter will summarize the impacts on the Recreation and Parks Department relative to the intensification of Scarborough neighbourhoods.

Initially we must indicate that the rate of intensification has not been sufficiently large as to cause concerns to either our Recreation or Parks facilities or programs. Changes in population are considered growth in our operations and are accommodated. We cannot isolate any specific communities or neighbourhoods in the City where intensification has shown itself as a factor in our operation over and above any other population changes, i.e., children, seniors.

We also believe that the future intensification rate will play only a small part in the required provision of services and facilities for the overall City population.

What would be helpful to our organization are the following:

- locational projections for future intensification, i.e., likely Communities and neighbourhoods;
- profiles of those living in the newly created units, i.e., age, employment status, family vs. single, socio-economic backgrounds, culture/heritage.

From this base level of information we would be in a better position to analyze in detail the potential impacts on recreation and facility programs and park use.

..../....

We trust that this summary will be of some assistance in the preparation of your study.

Yours very truly,

Bruce F. Fleury

BRUCE F. FLEURY, RMDR
Commissioner,
Recreation and Parks Department

LMcK/cb

cc: P. Poot, Commissioner of Planning
L. McKenna
A. Vanderzand
F. Weindel

Berridge Lewinberg Greenber

February 7, 1989 File 88013

D.R. Creech
Finance and Management Services
150 Borough Drive
Scarborough, Ontario
M1P 4N7

Dear Mr. Creech:

Re: Scarborough: Maturing Neighbourhoods Study

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Tel (416) 363-9004
Fax (416) 363-7462

Our study has two main phases. The first, and recently completed phase involves a "technical analysis", which includes:

- An explanation of the forces giving rise to intensification in Scarborough, such as social and demographic change, and housing market pressures.
- An evaluation of the amount of existing intensification in Scarborough - mostly in the form of illegal apartments - and how many additional housing units might be expected if second units were legalized.
- An evaluation of the implications of intensification, if it is to be legalized. This includes an evaluation of the most common perceptions concerning intensification.

Having presented the main points of our interim findings to Scarborough Council in the form of a slide show, we are now entering the second phase of the study, which consists of consultation with City Departments and the community of Scarborough.

The Questions

In our consultations with Scarborough Departments, we are seeking to ascertain what the implications of existing and potential intensification are for each Department's area of responsibility. We are, therefore, writing to you to obtain your written responses to the following questions:

A. In the study, we have estimated that there currently exist between 9,000 to 14,000 illegal apartments in Scarborough's existing low rise housing stock.

1. To what extent has the existence of the units and the population which they contain affected your Department's area of responsibility?

2. How has the existence of illegal apartments affected municipal revenues?

3. Should Council decide to legalize all of these apartments, how would this affect your area of responsibility generally, and municipal revenues specifically?

■ ■ ■

4. Should Council decide to legalize some apartments - such as those which do meet the Building Code or other minimum requirements - but not others, how would this affect your area of responsibility generally, and municipal revenues specifically?

5. Should Council decide not to legalize any of the illegal apartments, how would this affect your area of responsibility generally, and municipal revenues specifically?

6. For each of the following cases, what are your views, if any, on the process or procedures through which existing and future illegal conversions could be stopped? This would include, for example, how to encourage residents and owners of illegal apartments to come forward, how to enforce the by-law, etc.

   a. In the case where all existing illegals are legalized;

   b. In the case where some existing illegals are legalized; or

   c. In the case where none are legalized?

7. Please outline other issues you feel relevant with respect to existing illegal apartments.

B. Should second units in homes be legalized, under certain conditions, we estimate that around 250 additional units would be added across Scarborough each year. Legalization would mean an additional population of about 375 people annually. We would expect the population increase to be spread throughout all of the City's residential areas with perhaps some initial concentration in the older areas or in areas close to transportation facilities. We are assuming a) that no more than one additional unit (each having one car) will be permitted in a house, and b) a ten-year time frame.

1. What impact would the addition of these units in existing homes, or the additional population, have on the services for which your Department is responsible?

2. How would the existence of these additional, legal, second apartments affect municipal revenues?

3. How would the addition of a legal, second apartment affect the individual homeowner's municipal tax?

4. Should the number of units resulting be double our estimate, or 500 additional units and a population of 750 people across Scarborough each year, how would that change your responses to the above questions?
    a. What impact would the addition of these units in existing homes or the additional population have on the services for which your Department is responsible?
    b. How would the existence of these additional legal, second apartments affect municipal revenues?
5. Please outline other issues you feel relevant with respect to permitting additional apartments within existing houses.

Please feel free to make any further points that we may have overlooked. Should you require any further information, please do not hesitate to contact Ms. Pamela Blais of my office (363-9004). We would appreciate your written response by March 9, 1989, so that we are able to complete our final report on the schedule laid down by City Council.

Yours very truly,

BERRIDGE LEWINBERG GREENBERG

Frank Lewinberg, MCIP

Berridge Lewinberg Greenbe

February 7, 1989

Mr. Frank Miele
Commissioner
Economic Development Department
150 Borough Drive
Scarborough, Ontario
M1P 4N7

Dear Mr. Miele:

Re: Scarborough: Maturing Neighbourhoods Study

We are a team of consultants that has been commissioned by the City of Scarborough to undertake a study of the potential and constraints associated with "housing intensification" in Scarborough.

A critical aspect of our study plan, as approved by City Council, is to seek the opinions of all those responsible for the implementation of Council policies in Scarborough. We are interested to learn to what extent your Department's work load, budget and areas of responsibility will be affected by changes being contemplated. In addition we seek your general opinions based upon your experience of having implemented programs in Scarborough for many years.

We do not yet have a report available, therefore, we have outlined a few simple assumptions for you to respond specifically to. We would be pleased to supplement these assumptions in a meeting should you require additional information or wish to question us further on these matters. Once our final report is available your department will no doubt have an opportunity to review it in detail and comment directly to Council on the recommendations.

The Technical Analysis

By housing intensification we mean the more intensive use of existing housing and urban space in Scarborough's neighbourhoods. This includes homesharing, the use of basements or other portions of a house as a second apartment, and infilling or subdividing an existing lot to add a second house.

133 Richmond St West
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■ ■ ■

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- An explanation of the forces giving rise to intensification in Scarborough, such as social and demographic change, and housing market pressures.
- An evaluation of the amount of existing intensification in Scarborough - mostly in the form of illegal apartments - and how many additional housing units might be expected if second units were legalized.
- An evaluation of the implications of intensification, if it is to be legalized. This includes an evaluation of the most common perceptions concerning intensification.

Having presented the main points of our interim findings to Scarborough Council in the form of a slide show, we are now entering the second phase of the study, which consists of consultation with City Departments and the community of Scarborough.

The Questions

In our consultations with Scarborough Departments, we are seeking to ascertain what the implications of existing and potential intensification are for each Department's area of responsibility. We are, therefore, writing to you to obtain your written responses to the following questions:

A. In the study, we have estimated that there currently exist between 9,000 to 14,000 illegal apartments in Scarborough's existing low rise housing stock.

1. To what extent has the existence of the units and the population which they contain affected your Department's area of responsibility?

2. Should Council decide to legalize all of these apartments, how would this affect your area of responsibility?

3. Should Council decide to legalize some apartments - such as those which do meet the Building Code or other minimum requirements - but not others, how would this affect your area of responsibility?

4. Should Council decide not to legalize any of the illegal apartments, how would this affect your area of responsibility?

5. For each of the following cases, what are your views, if any, on the process or procedures through which existing and future illegal conversions could be stopped? This would include, for example, how to encourage residents and owners of illegal apartments to come forward, how to enforce the by-law, etc.

   a. In the case where all existing illegals are legalized;

   b. In the case where some existing illegals are legalized; or

   c. In the case where none are legalized?

6. Please outline other issues you feel relevant with respect to existing illegal apartments.

B. Should second units in homes be legalized, under certain conditions, we estimate that around 250 additional units would be added across Scarborough each year. Legalization would mean an additional population of about 375 people annually. We would expect the population increase to be spread throughout all of the City's residential areas with perhaps some initial concentration in the older areas or in areas close to transportation facilities. We are assuming a) that no more than one additional unit (each having one car) will be permitted in a house, and b) a ten-year time frame.

1. What impact would the addition of these units in existing homes, or the additional population, have on your Department's responsibilities?

2. Should the number of units resulting be double our estimate, or 500 additional units and a population of 750 people across Scarborough each year, how would that change your responses to the above question?

   a. What impact would the addition of these units in existing homes or the additional population have on the services for which your Department is responsible?

3. Please outline other issues you feel relevant with respect to permitting additional apartments within existing houses.

Please feel free to make any further points that we may have overlooked. Should you require any further information, please do not hesitate to contact Ms. Pamela Blais of my office (363-9004). We would appreciate your written response by March 9, 1989, so that we are able to complete our final report on the schedule laid down by City Council.

Yours very truly,

BERRIDGE LEWINBERG GREENBERG

Frank Lewinberg, MCIP

Berridge Lewinberg Greenberg

February 7, 1989

Mr. J.J. Poots
Senior Commissioner
City of Scarborough
150 Borough Drive
Scarborough, Ontario
M1P 4N7

Dear Mr. Poots:

As you may know, my company, along with Clayton Research Associates and George Pryzbylowski, has been commissioned by Scarborough Council to undertake a study on "housing intensification". A significant part of the study involves consultation with Scarborough Departments and the community. In order to carry out the consultation with Departments, we have circulated letters asking each Department certain questions about the current and future impacts of apartments in houses, what courses of action might be adopted by the City and their potential ramifications.

As the questions we have posed relate, generally speaking, to specific Departmental concerns, we were unsure whether it was also appropriate to solicit your views on the issue in this manner. We have attached a copy of the letter we have sent to Departments. This letter contains a cumulative list of all of the questions asked of Departments, although each individual Department would have been asked only those questions relevant to their area of responsibility. Also, a list of Departments consulted is attached.

This letter is provided for your information, but we would also welcome your responses to any or all of the questions, should you feel that you would like to respond.

Yours very truly,

BERRIDGE LEWINBERG GREENBERG

Frank Lewinberg, MCIP

133 Richmond St. West
Suite 800
Toronto, Canada
M5H 2L3
Tel (416) 363 9004
Fax (416) 363 7467

Re: Scarborough: Maturing Neighbourhoods Study

We are a team of consultants that has been commissioned by the City of Scarborough to undertake a study of the potential and constraints associated with "housing intensification" in Scarborough.

A critical aspect of our study plan, as approved by City Council, is to seek the opinions of all those responsible for the implementation of Council policies in Scarborough. We are interested to learn to what extent your Department's work load, budget and areas of responsibility will be affected by changes being contemplated. In addition we seek your general opinions based upon your experience of having implemented programs in Scarborough for many years.

We do not yet have a report available, therefore, we have outlined a few simple assumptions for you to respond specifically to. We would be pleased to supplement these assumptions in a meeting should you require additional information or wish to question us further on these matters. Once our final report is available your department will no doubt have an opportunity to review it in detail and comment directly to Council on the recommendations.

The Technical Analysis

By housing intensification we mean the more intensive use of existing housing and urban space in Scarborough's neighbourhoods. This includes homesharing, the use of basements or other portions of a house as a second apartment, and infilling or subdividing an existing lot to add a second house.

Our study has two main phases. The first, and recently completed phase involves a "technical analysis", which includes:

- An explanation of the forces giving rise to intensification in Scarborough, such as social and demographic change, and housing market pressures.
- An evaluation of the amount of existing intensification in Scarborough - mostly in the form of illegal apartments - and how many additional housing units might be expected if second units were legalized.
- An evaluation of the implications of intensification, if it is to be legalized. This includes an evaluation of the most common perceptions concerning intensification.

Having presented the main points of our interim findings to Scarborough Council in the form of a slide show, we are now entering the second phase of the study, which consists of consultation with City Departments and the community of Scarborough.

The Questions

In our consultations with Scarborough Departments, we are seeking to ascertain what the implications of existing and potential intensification are for each Department's area of responsibility. We are, therefore, writing to you to obtain your written responses to the following questions:

A. In the study, we have estimated that there currently exist between 9,000 to 14,000 illegal apartments in Scarborough's existing low rise housing stock.

1. To what extent has the existence of the units and the population which they contain affected your Department's area of responsibility?
2. What impact on parking can be attributed to the existence of illegal apartments?
3. Have the impacts varied significantly by neighbourhood, or have they been more or less the same across Scarborough?
4. What is your experience (for example, nature and frequency of complaints) with houses owned by absentee landlords? Does this experience differ from that involving owner-occupied houses with an illegal apartment?
5. How has the existence of illegal apartments affected municipal revenues?
6. What have the implications been for school enrollments and capacities?
7. Should Council decide to legalize all of these apartments, how would this affect your area of responsibility?
    a. How would this affect municipal revenues?
    b. What would the implications be for school enrollments and capacities?

8. Should Council decide to legalize some apartments - such as those which do meet the Building Code or other minimum requirements - but not others, how would this affect your area of responsibility?

   a. How would this affect municipal revenues?

   b. What would the implications be for school enrollments and capacities?

9. Should Council decide not to legalize any of the illegal apartments, how would this affect your area of responsibility?

   a. How would this affect municipal revenues?

   b. What would the implications be for school enrollments and capacities?

10. Should Council decide to enforce the existing zoning by-law (which prohibits apartments in houses), how would this affect your area of responsibility?

11. For each of the following cases, what are your views, if any, on the process or procedures through which existing and future illegal conversions could be stopped? This would include, for example, how to encourage residents and owners of illegal apartments to come forward, how to enforce the by-law, etc.

   a. In the case where all existing illegals are legalized;

   b. In the case where some existing illegals are legalized; or

   c. In the case where none are legalized?

12. If a home or second units were to comply with the Ontario Building Code, would there by additional requirements that must be met in order to satisfy fire safety concerns?

13. Please outline other issues you feel relevant with respect to existing illegal apartments.

B. Should second units in homes be legalized, under certain conditions, we estimate that around 250 additional units would be added across Scarborough each year. Legalization would mean an additional population of about 375 people annually. We would expect the population increase to be spread throughout all of the City's residential areas with perhaps some initial concentration in the older areas or in areas close to transportation facilities. We are assuming a) that no more than one additional unit (each having one car) will be permitted in a house, and b) a ten-year time frame.

1. What impact would the addition of these units in existing homes, or the additional population, have on the services for which your Department is responsible?
2. How would the existence of these additional, legal, second apartments affect municipal revenues?
3. How would the addition of a legal second apartment affect the individual homeowner's municipal tax?
4. What impact would the additional vehicles have if they were all parked on existing driveways?
5. What impact would the additional vehicles have if they were all parked on the street?
6. What would the implications be for school enrollments and capacities?
7. Would the impacts vary significantly by neighbourhood, or have they been more or less the same across Scarborough?
8. Should the number of units resulting be double our estimate, or 500 additional units and a population of 750 people across Scarborough each year, how would that change your responses to the above questions?
    a. What impact would the addition of these units in existing homes or the additional population have on the services for which your Department is responsible?
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f. Would the impacts vary significantly by neighbourhood, or have they been more or less the same across Scarborough?

9. Please outline other issues you feel relevant with respect to permitting additional apartments within existing houses.

Please feel free to make any further points that we may have overlooked. Should you require any further information, please do not hesitate to contact Ms. Pamela Blais of my office (363-9004). We would appreciate your written response by March 9, 1989, so that we are able to complete our final report on the schedule laid down by City Council.

Yours very truly,

BERRIDGE LEWINBERG GREENBERG

Frank Lewinberg, MCIP

DEPARTMENTS CONSULTED

Buildings

Clerks

Economic Development

Finance and Management Services

Law

Recreation and Parks

Fire

Police

Health

Maintenance and Construction

Works

Board of Education

Metropolitan Separate Schools

Scarborough Library Board

Scarborough Public Utilities Commission

Human Services of Scarborough

Berridge Lewinberg Greenber

February 7, 1989

File 88013

Mr. Norbert Hartmann
Coordinator, Corporate Services
Metropolitan Separate Schools
80 Sheppard Avenue East
Willowdale, Ontario
M2N 6E8

Dear Mr. Hartmann:

Re: Scarborough: Maturing Neighbourhoods Study

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A critical aspect of our study plan, as approved by City Council, is to seek the opinions of all those responsible for the implementation of Council policies in Scarborough. We are interested to learn to what extent your Department's work load, budget and areas of responsibility will be affected by changes being contemplated. In addition we seek your general opinions based upon your experience of having implemented programs in Scarborough for many years.

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1. To what extent has the existence of the units and the population which they contain affected your Department's area of responsibility?

2. What have the implications been for school enrollments and capacities?

3. Have the impacts varied significantly from neighbourhood to neighbourhood, or have they been more or less consistent throughout Scarborough's residential areas?

4. Should Council decide to legalize all of these apartments, how would this affect your area of responsibility?

   a. What would the implications be for school enrollments and capacities?

5. Should Council decide to legalize some apartments - such as those which do meet the Building Code or other minimum requirements - but not others, how would this affect your area of responsibility?

   a. What would the implications be for school enrollments and capacities?

6. Should Council decide not to legalize any of the illegal apartments, how would this affect your area of responsibility?

   a. What would the implications be for school enrollments and capacities?

7. Please outline other issues you feel relevant with respect to existing illegal apartments.

B. Should second units in homes be legalized, under certain conditions, we estimate that around 250 additional units would be added across Scarborough each year. Legalization would mean an additional population of about 375 people annually. We would expect the population increase to be spread throughout all of the City's residential areas with perhaps some initial concentration in the older areas or in areas close to transportation facilities. We are assuming a) that no more than one additional unit (each having one car) will be permitted in a house, and b) a ten-year time frame.

1. What impact would the addition of these units in existing homes, or the additional population, have on the services for which your Department is responsible?

2. What would the implications be for school enrollments and capacities?

3. Would the impacts vary significantly from neighbourhood to neighbourhood, or would they be more or less consistent throughout Scarborough's residential areas?

4. Should the number of units resulting be double our estimate, or 500 additional units and a population of 750 people across Scarborough each year, how would that change your responses to the above questions?

    a. What impact would the addition of these units in existing homes or the additional population have on the services for which your Department is responsible?

    b. What would the implications be for school enrollments and capacities?

    c. Would the impacts vary significantly from neighbourhood to neighbourhood, or would they be more or less consistent throughout Scarborough's residential areas?

5. Please outline other issues you feel relevant with respect to permitting additional apartments within existing houses.

Please feel free to make any further points that we may have overlooked. Should you require any further information, please do not hesitate to contact Ms. Pamela Blais of my office (363-9004). We would appreciate your written response by March 9, 1989, so that we are able to complete our final report on the schedule laid down by City Council.

Yours very truly,

BERRIDGE LEWINBERG GREENBERG

Frank Lewinberg, MCIP

Appendix N

File / Fines "in taxes"

SCARBOROUGH BUILDINGS DEPARTMENT
CHAIRMAN AND MEMBERS OF THE
BUILDING, FIRE AND LEGISLATION COMMITTEE

September 19, 1988

Re: Amendments to Provincial Legislation
Permitting More Effective Enforcement of By-Laws

REPORT:

The attached report and substantiating documents, adopted by the Council of the City of North York, has been forwarded to area municipalities for endorsement and addition to the petition of the Minister of Municipal Affairs and Solicitor General.

Scarborough's previous initiatives to provide increased fines up to $20,000.00 are cited in the amendments to the Planning Act, among others, proposed by the Chair of the Residential Rental Standards Board. Included in North York's comprehensive resolution are other significant initiatives, which, when enacted, would substantially augment effective enforcement of both Scarborough's Property Standards By-Law 20483, as well as the Zoning By-Law provisions regulating rooming houses and multiple occupancies.

The proposed provisions, which require appropriate amendments to The Planning Act and The Provincial Offenses Act would allow:

a) Entry into dwelling space with a type of warrant to inspect, not to search and seize.
b) Recovery of cost of repairs to be a prima facie right, deemed to be taxes and recovered as taxes.
c) Reduction of municipal liability in exercising the power to enter and repair.
d) Streamlining of Property Standards By-Law notification and administration procedures.

Scarborough Council has already expressed interest in these matters in the past and has supported staff and other municipal initiatives directed towards achieving such amendments to enabling provincial legislation.

RECOMMENDATION:

1. That Committee recommend to Council to endorse the City of North York's Resolution to have the applicable provincial Ministries amend The Planning Act, The Provincial Offences Act and, if necessary, The Municipal Act to effectively enforce municipal by-laws by permitting entry to inspect, recovering cost of repairs as taxes, increased fines, streamlined Property Standards By-Law notification procedures, and reduced Municipal liability to carry out repairs.

2. That Council communicate their support for these proposals to the City of North York, the Residential Rental Standards Board, The Minister of Municipal Affairs, The Solicitor General, and other interested parties.

FUNDING - Nil.

Respectfully submitted,

Ulrich Wischnewski
Director
Property Standards Division

Concurred,

J. Ratchford, Q.C.
City Solicitor

Concurred,

G.H. Fleming, P.Eng.
Commissioner
Buildings Department

K Whitwell

CITY OF SCARBOROUGH

Clerk's Department

Recommendation embodied in Report No. 17 of the **BUILDING, FIRE AND LEGISLATION COMMITTEE** considered by Council at its meeting held on October 3, 1988.

3. Amendments to Provincial Legislation Permitting More Effective Enforcement of By-laws

Committee received the following report (September 19, 1988) of the Director of Property Standards, viz:

> "The attached report and substantiating documents, adopted by the Council of the City of North York, has been forwarded to area municipalities for endorsement and addition to the petition of the Minister of Municipal Affairs and Solicitor General.
>
> Scarborough's previous initiatives to provide increased fines up to $20,000.00 are cited in the amendments to the Planning Act, among others, proposed by the Chair of the Residential Rental Standards Board. Included in North York's comprehensive resolution are other significant initiatives, which, when enacted, would substantially augment effective enforcement of both Scarborough's Property Standards By-Law 20483, as well as the Zoning By-Law provisions regulating rooming houses and multiple occupancies.
>
> The proposed provisions, which require appropriate amendments to The Planning Act and The Provincial Offenses Act would allow:
>
> a) Entry into dwelling space with a type of warrant to inspect, not to search and seize.
> b) Recovery of cost of repairs to be a prima facie right, deemed to be taxes and recovered as taxes.
>
> c) Reduction of municipal liability in exercising the power to enter and repair.
> d) Streamlining of Property Standards By-Law notification and administration procedures.
>
> Scarborough Council has already expressed interest in these matters in the past and has supported staff and other municipal initiatives directed towards achieving such amendments to enabling provincial legislation.

PLANNING
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Frank
RETURN TO FILE:

RECOMMENDATION:

1. That Committee recommend to Council to endorse the City of North York's Resolution to have the applicable provincial Ministries amend The Planning Act, The Provincial Offences Act and, if necessary, The Municipal Act to effectively enforce municipal by-laws by permitting entry to inspect, recovering cost of repairs as taxes, increased fines, streamlined Property Standards By-Law notification procedures, and reduced Municipal liability to carry out repairs.

2. That Council communicate their support for these proposals to the City of North York, the Residential Rental Standards Board, The Minister of Municipal Affairs, The Solicitor General, and other interested parties.

FUNDING - Nil."

COMMITTEE RECOMMENDS the adoption of the foregoing report of the Director of Property Standards, subject to adding "all community associations in Scarborough" before the words "and other interested parties" in recommendation 2. (The City of North York Resolution is attached as Schedule "A" to this report).

COMMITTEE ALSO REPORTS having requested the Commissioner of Buildings to report on the type of evidence that will be needed to obtain a warrant from a Justice of the Peace for inspection purposes and the effect the possession of such a warrant will have on the processing of complaints.

COUNCIL struck out the foregoing clause and referred it back to the Commissioners of Buildings and Planning for further consideration in conjunction with the Housing Intensification Study which is currently being conducted.

SCHEDULE "A" TO REPORT NO. 17 OF THE BUILDING, FIRE & LEGISLATION COMMITTEE (Ref. Clause 3)

EXTRACT OF CLAUSE 8 OF LEGISLATION COMMITTEE REPORT
NO. 17 DATED JULY 27, 1988
RECEIVED AND ADOPTED BY COUNCIL ON SEPTEMBER 6, 1988

8. NOTICE OF MOTION - COUNCILLOR LI PRETI REGARDING AN AMENDMENT TO ALL APPROPRIATE ONTARIO LEGISLATION TO PERMIT THE EFFECTIVE ENFORCEMENT OF MUNICIPAL BY-LAWS (51-3)

Your Committee had before it the following Notice of Motion (June 21, 1988) moved by Councillor Li Preti, seconded by Councillor Burton:

"WHEREAS the Province of Ontario has empowered municipalities to pass by-laws in the public interest respecting the use of land and the construction, maintenance, occupancy and use of buildings;

AND WHEREAS to enforce such by-laws passed in the public interest, it is necessary from time to time to enter rooms or places used as dwellings to inspect the construction, maintenance, occupancy and use of such rooms and places;

AND WHEREAS Section 31(5) and Section 48(3) of the Planning Act prohibits an Officer from entering any room or place actually used as a dwelling without requesting and obtaining the consent of the occupier, first having informed the occupier that the right of entry may be refused and entry made only under the authority of a search warrant;

AND WHEREAS entry to such rooms and places typically may only be obtained by search warrant issued by a Justice of the Peace under Section 142 of the Provincial Offences Act or similar provisions;

AND WHEREAS Section 142 of the Provincial Offences Act does not authorize entry for purposes of inspection but only for purposes of search and seizure of something;

AND WHEREAS it is therefore necessary to amend such provisions in order to clearly authorize inspections to be carried out in the public interest;

THEREFORE BE IT RESOLVED:

1. THAT the City of North York petition the Minister of Municipal Affairs and the Solicitor-General to amend all appropriate Ontario legislation required to permit inspections to be carried out to effectively enforce municipal by-laws;
2. THAT this resolution be circulated to the Municipality of Metropolitan Toronto and all area municipalities for their endorsement;
3. THAT this resolution be circulated to the Association of Municipalities of Ontario for its endorsement;

4. AND THAT appropriate City officials do all things necessary to carry out this resolution."

In dealing with the foregoing matter, Controller Moscoe circulated to members of the Committee a copy of a memorandum (April 21, 1988) from Gillian Burton, Chair, Residential Rental Standards Board to John Canham, Manager, Program Control and Branch Administration, Community Renewal Branch, Ministry of Housing, with respect to certain amendments to Section 31 of The Planning Act, 1983 which were recommended by the Residential Rental Standards Board, a copy of which is appended hereto as Schedule "C".

Your Committee RECOMMENDS as follows:

a) that the foregoing Notice of Motion (June 21, 1988) from Councillor Li Preti be adopted;

b) that the Building Commissioner and the City Solicitor be directed to submit a report to Council when it considers this matter on September 6, 1988;

c) that the recommendation of the Residential Rental Standards Board with regard to Section 31(24) of The Planning Act, as shown on page 4 of Schedule "C" attached hereto, be endorsed; and

d) that all interested parties be so advised.

NOTE

In considering this matter, Council also had before it a report, August 10, 1988, from the Building Commissioner and the City Solicitor, a copy of which is also attached hereto.

CITY OF NORTH YORK
5100 YONGE STREET
NORTH YORK
ONTARIO
M2N 5V7

CITY CLERK'S DEPARTMENT

Reply attention of Mrs. C. Davidovits
Telephone (416) 6078
Fax (416)
File no. 51-3

BLAIR MacLEOD, A.M.C.T.

SEP 16 A10 38

September 12, 1988

RECEIVED
SEP 15 1988
CLERK'S DEPT.

Mr. John Nigh
City Clerk
City of Scarborough
150 Borough Drive
Scarborough, Ontario
M1P 4N7

Dear Sir:

RE: NOTICE OF MOTION - COUNCILLOR LI PRETI REGARDING AN AMENDMENT TO ALL APPROPRIATE ONTARIO LEGISLATION TO PERMIT THE EFFECTIVE ENFORCEMENT OF MUNICIPAL BY-LAWS

Attached for your information and such action as may be necessary is an extract of Clause 8 of Legislation Committee Report No. 17 dated July 27, 1988, which was received and adopted by the Council of the City of North York on September 6, 1988 respecting the subject matter, which I trust you will find self-explanatory.

Yours truly,

City Clerk

CD:vr
Enc.

EXTRACT OF CLAUSE 8 OF LEGISLATION COMMITTEE REPORT
NO. 17 DATED JULY 27, 1988
RECEIVED AND ADOPTED BY COUNCIL ON SEPTEMBER 6, 1988

8. NOTICE OF MOTION - COUNCILLOR LI PRETI REGARDING AN AMENDMENT TO ALL APPROPRIATE ONTARIO LEGISLATION TO PERMIT THE EFFECTIVE ENFORCEMENT OF MUNICIPAL BY-LAWS

(51-3)

Your Committee had before it the following Notice of Motion (June 21, 1988) moved by Councillor Li Preti, seconded by Councillor Burton:

> "WHEREAS the Province of Ontario has empowered municipalities to pass by-laws in the public interest respecting the use of land and the construction, maintenance, occupancy and use of buildings;
>
> AND WHEREAS to enforce such by-laws passed in the public interest, it is necessary from time to time to enter rooms or places used as dwellings to inspect the construction, maintenance, occupancy and use of such rooms and places;
>
> AND WHEREAS Section 31(5) and Section 48(3) of the Planning Act prohibits an Officer from entering any room or place actually used as a dwelling without requesting and obtaining the consent of the occupier, first having informed the occupier that the right of entry may be refused and entry made only under the authority of a search warrant;
>
> AND WHEREAS entry to such rooms and places typically may only be obtained by search warrant issued by a Justice of the Peace under Section 142 of the Provincial Offences Act or similar provisions;
>
> AND WHEREAS Section 142 of the Provincial Offences Act does not authorize entry for purposes of inspection but only for purposes of search and seizure of something;
>
> AND WHEREAS it is therefore necessary to amend such provisions in order to clearly authorize inspections to be carried out in the public interest;
>
> THEREFORE BE IT RESOLVED:
>
> 1. THAT the City of North York petition the Minister of Municipal Affairs and the Solicitor-General to amend all appropriate Ontario legislation required to permit inspections to be carried out to effectively enforce municipal by-laws;
> 2. THAT this resolution be circulated to the Municipality of Metropolitan Toronto and all area municipalities for their endorsement;
> 3. THAT this resolution be circulated to the Association of Municipalities of Ontario for its endorsement;

4. AND THAT appropriate City officials do all things necessary to carry out this resolution."

In dealing with the foregoing matter, Controller Moscoe circulated to members of the Committee a copy of a memorandum (April 21, 1988) from Gillian Burton, Chair, Residential Rental Standards Board to John Canham, Manager, Program Control and Branch Administration, Community Renewal Branch, Ministry of Housing, with respect to certain amendments to Section 31 of The Planning Act, 1983 which were recommended by the Residential Rental Standards Board, a copy of which is appended hereto as Schedule "C".

Your Committee RECOMMENDS as follows:

a) that the foregoing Notice of Motion (June 21, 1988) from Councillor Li Preti be adopted;

b) that the Building Commissioner and the City Solicitor be directed to submit a report to Council when it considers this matter on September 6, 1988;

c) that the recommendation of the Residential Rental Standards Board with regard to Section 31(24) of The Planning Act, as shown on page 4 of Schedule "C" attached hereto, be endorsed; and

d) that all interested parties be so advised.

NOTE

In considering this matter, Council also had before it a report, August 10, 1988, from the Building Commissioner and the City Solicitor, a copy of which is also attached hereto.

LEGAL DEPARTMENT

REPORT

August 18, 1988

TO: Mayor and Members of Council

FROM: E.Y. Uzumeri
Building Commissioner

C.E. Onley, Q.C.,
City Solicitor

RE: **Proposed Legislation to permit effective Enforcement of Municipal By-laws - Legislation Report No. 17, Clause 8**
OUR FILE: TX86-1

On several occasions, particularly with respect to rooming houses, it is virtually impossible to prosecute unless we have the right to enter the property. Generally, the right to enter property by way of a court order is restricted to cases where the entry is sought for the purpose of picking up and removing a thing, as against just inspecting the property.

There have been meetings with the Province who are now indicating that an amendment will be proposed to the Planning Act to authorize the obtaining of a warrant to enter property where it is for the purpose of inspecting the property to ascertain whether it complies with the zoning requirements.

Respectfully submitted.

E.Y. UZUMERI
Building Commissioner

C.E. ONLEY, Q.C.
City Solicitor

CEO:cs

SCHEDULE "C"

Ontario
Ministry of Housing
Ministère du Logement
Residential Rental Standards Board
Conseil des normes de location résidentielle
(416) 585-7405
777 Bay Street
Toronto, Ontario
M5G 2E5
777, rue Bay
Toronto (Ontario)
M5G 2E5

April 21, 1988

Memorandum to: John Canham
Manager
Program Control and Branch Administration
Community Renewal Branch

From: Gillian Burton
Chair
Residential Rental Standards Board

Subject: Amendments to Section 31 of the Planning Act, 1983 recommended by the Residential Rental Standards Board

---

Further to my draft memo to you in mid-January, the Residential Rental Standards Board has now reviewed the changes to section 31 of the Planning Act proposed therein.

The members of the Standards Board wish to preface their suggestions for amendment by saying that many of the issues discussed below are fundamental to the Board's mandate. For this reason we are responding now to your request for proposed changes by giving you our current views, but wish to reserve the possibility of amending them in light of our future operating experience.

31 (3) (a) and (b)

The Board members believe that the requirement for an official plan policy or a policy statement concerning property conditions should be amended to make it mandatory that such a provision include council's policy on the enforcement of any by-law adopted under the section. This would clarify the situation for tenants and not create false expectations.

31 (3) (d)

Members are concerned about the wording here, which authorizes either repair or clearance of the site. Most municipalities have copied the clause word for word in their orders, leaving the impression that it is a licence to repair or demolish. If the owner chooses to demolish rather than repair, the demolition would contravene the intention (if not the letter) of the Rental Housing Protection Act, 1986. That Act prevents demolition without council's approval, which may be granted only in limited circumstances. It will remain in force for another year at least. However, repairs or demolitions which have been ordered by the municipality are exempted from its prohibition. Thus it is easy to envisage that an owner wishing to demolish would allow a tenanted building to fall into serious disrepair in order to have an order made to repair the building or to demolish it.

This problem probably does not arise as much from the wording of the legislation as from this habit of repetition of it by municipalities in their orders. However, the Board recommends that the power to order demolition be a separate clause from the repair provision. This would leave the property standards officer with the flexibility needed to effect the repairs, without giving the owner an incentive to subvert the conversion legislation by leaving the building to degenerate. The owner has the usual appeal from such an order. (The chief building official may always order demolition under section 10 of the Building Code Act, if it is indeed unsafe.)

If the section were so altered, it would help to ensure that buildings do not become unsafe for tenants.

31 (4) and (5) -

The Board made a recommendation to the Minister of Housing for wider powers of entry and repair than the section currently permits. Please see the attached recommendation to the Minister. All of the municipalities consulted (about 40 on this topic) agree with this suggestion.

31 (6) -

Copy of notice to tenants

The Board believes that the affected occupants of a rental building should always receive a copy of the notice of a property standards violation. This is a requirement in the City of Toronto, and it is widely felt to benefit tenants to know of orders so that additional pressure for compliance may be exerted on the owner. The word "may" in the second last line of the subsection should be changed to "shall".

Alternate notice procedures

Many property standards officers with whom the Board consulted have complained about the notice requirements here. They are considered to take too long in situations where occupant safety or health is concerned. The Board recommends that the provision for placarding found in subsection (9) always be available as an alternative to personal service or service by registered mail. There is such a provision in the City of Toronto's housing by-law, which I will copy for you.

In addition, we feel that the requirement for "registered" mail should be updated to read "certified" instead.

31 (20) and (25) -

Liability for negligence

Almost all municipal staff with whom we consulted (about 47 municipalities) stated that they never used the power to enter properties to do needed repairs, even in an emergency. (They also felt that the word "emergency" should be defined in order to clarify their powers.) Their legal departments were concerned about liability, not necessarily for the repair itself, but for consequent damage done during the inspection. They were also inhibited by their inability to recover the costs of the repair (see discussion below under subsection (30)).

I believe that the language in clause 31 (20) (b) and subsection (25) is sufficient to absolve them of responsibility in this situation, but none feel secure using this repair power. Because rapid repair of some violations is crucial to tenants' safety or health, the Standards Board requests that this be reworked to absolve municipalities absolutely for any liability for emergency repairs carried out reasonably and in good faith.

Delegation of authority [subsection (20)]

Yet another inhibiting factor for one municipality is its legal staff's view that every time an inspector wishes to use the power to repair, including the emergency power, the council as a whole must formally delegate the right to use the repair power to the inspector. Since this is a large municipality where many tenants live, the Standards Board would recommend an amendment which would specify that the inspector is council's delegate with respect to the repair or emergency powers, and may make an order without previous authorization from council.

31 (24)

There is another problem which municipalities have experienced in attempting to use this emergency power. It seems that the requirement to obtain a warrant under section 142 of the Provincial Offences Act before entering a dwelling [subsection (5)] applies even to the purported exercise of the emergency repair provision. The subsection gives a right to enter the "property", but is probably subject to subsection (5) which requires a warrant before entering a dwelling without consent.

This section of the P.O.A. is not worded appropriately for the usual building safety inspection, as it authorizes a person to search a dwelling only for an object suspected to have been involved in an offence, and to seize and carry the object before a justice of the peace.

The Board has doubts about whether a warrant should be required in a genuine emergency in a rental building, since other tenants are usually affected. It is nevertheless concerned about the possibility of an improper exercise of any wide-open power of entry in emergencies. Therefore they suggest rewording the right of entry as in a 1983 amendment to the Theatres Act. After setting out the usual rule against entering a dwelling without a warrant or consent in subsection 4 (3), subsection (6) states:

> "(6) Where, upon an ex parte application by an inspector, a justice of the peace is satisfied by information, under oath,
>
> (a) that there is reasonable ground for believing that it is necessary to enter a particular building or premises for the administration of this Act or the regulations and,
> (i) a reasonable, unsuccessful effort to effect entry without the use of force has been made, or
> (ii) there is reasonable ground for belief that entry would be denied without a warrant; or
>
> (b) that an order issued under subsection (3) has not been complied with, the justice of the peace may issue a warrant authorizing an inspector, with such police officers as are required to assist, to enter the building or premises and to take any action that an inspector may take under this Act ...and to use such force as may be necessary."

31 (22)

The Standards Board supports the proposal to increase the fines. The members feel that the increase should be substantial; that a fine should be sufficient to act as a real incentive to effect repairs. Some of the members thought that the figure suggested by the City of Scarborough, $20,000, was reasonable as a maximum. The Board concluded that there should be a mandatory annual review of the level of fines. The fines should perhaps duplicate those in section 122 of the Residential Rent Regulation Act, 1986, a copy of which is attached. There was also agreement that any fine imposed should automatically double on each subsequent offence.

31 (28) (c)

The Board members expressed concern about the wording in the last line of this clause, that a judge may order that the municipality can recover its costs of repair or demolition "in whole, in part or not at all". It was felt that this should be expressed so that a municipality acting reasonably and in good faith had a prima facie right to recover the costs of such action, but that an owner could challenge the decision if the owner felt that the municipality should not recover its expenditures.

31 (30) -

The interpretation of this subsection by the courts has created the most significant barrier to a municipality wishing to use the emergency or repair power. I do not have the case citation, but I know that the phrase "in a like manner as taxes" has been interpreted to mean that the costs of repair cannot simply be added to the tax rolls, as was the intent. I understand that as a result of this decision, amendments have been made to municipal legislation to change the above phrase to "deemed to be taxes and may be recovered as taxes". This apparently clearly permits such collection.

The Standards Board strongly recommends that this subsection be similarly amended, as do all of our correspondents.

Other Amendments

The Board recommends the following changes, but concedes they may more properly belong in the Landlord and Tenant Act or the Municipal Act.

Restoration of vital services

The Board recommends that there be a power for municipalities to restore vital services which the landlord is obliged to supply, and to add the costs to the tax rolls, as in the above discussion.

Ability to cut grass

As you are aware, it has been recommended that there be an amendment to this section to permit municipalities to cut long grass on properties without going through the notice procedures under the by-law. This is outside the Board's area of direct concern, but we raise it only to indicate our support for such an amendment. It may belong in the Municipal Act.

Conclusion

I hope that the recommendations of the Standards Board will be of assistance in your consideration of amendments to section 31. If you wish to discuss any of the above, we would be pleased to do so.

Gillian M. Burton.

APPENDIX A

to

Report #2

# of the Chairman of the Residential Rental Standards Board

to the Minister of Housing

The Residential Rental Standards Board adopted the following Resolution at its meeting of August 6, 1987:

> RESOLVED THAT the Board recommend to the Minister of Housing immediately that he recommend to the Minister of Municipal Affairs that section 31 of the Planning Act be amended to allow municipalities to enter a property and perform all work necessary to bring the property into compliance with local property standards by-laws or the minimum standards set by the Residential Rental Standards Board, and such costs associated therewith are to be deemed to be taxes and be collected as taxes.

BACKGROUND

Recommendation #1

Residential Rental Standards Board to the Minister of Housing

Section 31 of the Planning Act, 1983 permits municipalities to enact and enforce property standards by-laws. A problem has arisen with the wording in subsections (20), (24) and (30) of this section. When a municipality attempts to use the powers contained in those subsections to enter a property to effect repairs or to remedy immediate dangers to health or safety, they frequently meet with resistance from the owner. They consider that they cannot proceed to use these powers because:

(1) There is no clear power to enter a place actually used as a dwelling. Subsection (5) requires a search warrant prior to entry into a dwelling if advance warning and permission are not given. Subsection (24) merely gives the right to enter on "the property" in an emergency.

(2) They fear an action for negligence, should damage be caused to the premises during the repair or emergency work.

(3) Because of the wording of subsection (30), there is serious doubt about their ability to collect from the owner the cost of the repairs. The phrase to recover "in like manner as municipal taxes" found in section 325 of the Municipal Act has been interpreted by courts as importing a different procedure than that of adding the amount expended by the municipality to the property tax roll. This casts in doubt any municipality's use of this power to repair. We have found only one which dares to use the power to repair on an emegerncy or other basis.

Therefore the Residential Rental Standards Board suggests that the section be clarified to permit:

(1) an unequivocal right to enter any part of a property, including a dwelling, to effect repairs or do emergency clean-ups;

(2) the ability to collect expenses incurred as taxes, i.e. that the amount spent by the municipality in doing the repair work be deemed to be taxes owing to the municipality, and be collected as taxes, and not "in a like manner" as taxes; and

(3) although this was not part of the Board's recommendation, it may be advisable to absolve municipalities of liability for negligent repair, and leave the owner with the remedy provided in clause 31(28)(c). This permits a judge confirming the order for repair to determine whether the municipality should recover its costs or not.

These suggestions for amendment to the section would mean that the power given to municipalities to repair property, whether hazardous to the occupants or not, would be more readily available to solve tenants' problems. It is not used now.

Appendix O

SCARBOROUGH'S MATURING NEIGHBOURHOODS

Working Paper #2:
Implications of Provincial Government Programs

October, 1988

Berridge Lewinberg Greenberg
George P. Marketing Communications
Clayton Research Associates Ltd.

INTRODUCTION

Since 1983, the Government of Ontario -- primarily through the Ministries of Housing and Municipal Affairs -- has been actively encouraging the more intensive use of existing housing stock and municipal infrastructure as a way of meeting the increasingly diverse housing needs of built-up urban areas.

The Government's primary objective has been to encourage a broad range of housing intensification forms as a way of producing new housing at relatively moderate or no cost. Three categories of programs have been developed and are being offered by the Ministries to meet this objective. Each category is described below with the respective programs listed accordingly.

1. To assist municipalities in assessing the potential and appropriateness for residential intensification activity as a way of meeting local housing needs, and in developing local land use and housing policies that reflect these findings.
    - Municipal Housing Policy Statement -- Intensification Component
    - Community Planning Study Grant Program -- Intensification Enrichment
    - Municipal Building Profile Program

2. To encourage municipalities to become "facilitators" of residential intensification activity, taking actions which will produce these forms of housing.
    - Home Planning Advisory Service
    - Neighbours
    - Program for Renewal, Improvement, Development and Economic Revitalization (PRIDE) -- Intensification Component

3. To assist homeowners, renovators and others in undertaking residential intensification activity.
    - Home Sharing Program
    - Convert To Rent Program

This working paper has been prepared as a resource document on these various initiatives to facilitate municipal policy and program planning. Many of these programs can be utilized in tandem with one another.

However, the City of Scarborough must first establish its policies on how it wants to deal with housing intensification following Council's review of this study.

Once the policies are in place, the City is then in a position to develop a appropriate strategy to implement its policies. The Government programs highlighted in this report can then be utilized to assist the City in designing and implementing its strategy -- depending upon what policy Scarborough wishes to proceed with.

Legislative/Regulatory Issues Will Be Examined In Final Report

When our work program was drafted, the team considered including an analysis during Phase I of our study of the regulatory and legislative impacts and constraints affecting housing intensification.

However, it is clear that such an analysis would be inappropriate at this stage in the study since additional work must be carried out as part of Phase II. Consequently, the impact of Provincial legislation and municipal regulations on housing intensification will form a key part of the final report.

Research and analysis has been initiated upon a range of regulatory issues, including the following major ones:

- The constraints that Scarborough and any other Ontario city faces in enforcing policies that prohibit accessory apartments within single family homes. This includes an analysis of the difficulties related to gaining the right of entry for inspection purposes, efficiently prosecuting the violator, collecting the fine, and forcing the removal of the unit.
- The impact of Provincial landlord and tenant and rent review regulation on the attitudes of homeowners and absentee owners towards creating and legalizing self-contained apartments within a single family home.

MUNICIPAL HOUSING STATEMENT PROGRAM – INTENSIFICATION COMPONENT

Purpose

- To assist municipalities in analyzing their local housing market to determine the potential for residential intensification activity and develop appropriate municipal policies to facilitate these kinds of housing forms.

Overview

- A municipal housing statement provides an indication of a community's housing requirements and associated policy directions. It consists of two major components -- a housing market analysis and a housing policy strategy.
- The Ministry offers study grants and/or technical assistance to help a municipality prepare or update its housing statement.
- The residential intensification component is an enrichment of the regular program and provides a municipality with over 100,000 population with up to $15,000 towards the costs of studies re: supply and demand for intensification.
- The Province anticipates that the intensification component will be used in conjunction with the Community Planning Grant and PRIDE programs which also have been enriched to assist municipalities in determing the potential for intensification and undertaking strategies to meet the need and demand.

Responsible Agency

- Central Ontario Regional Housing Programs Office,
  Ministry of Housing

COMMUNITY PLANNING STUDY GRANT PROGRAM – HOUSING INTENSIFICATION INITIATIVE

Purpose

- To assist municipalities in undertaking a comprehensive review and revision of their land use policies that would facilitate the production of additional, compatible housing forms in appropriate built-up areas.

Overview

- Provincial funding will cover up to 75% of the study costs to a maximum of $50,000. The grants could be spread over a three year period and could be used by the municipality for studies in conjunction with the Municipal Housing Statement Program.
- The study could include:
  - Review and revision of existing official plan policies and zoning standards
  - Identification of locations where intensification could be facilitated through changes to land use regulations
  - Development of a land-use strategy to address housing needs and intensification opportunities
  - Identification of required improvements to municipal infrastructure and community services to support housing intensification
  - Revisions to the approval process for intensification proposals
  - Preparation of a parking management strategy to accommodate housing intensification

Responsible Agency

- Community Planning Advisory Branch,
  Central Area Office
  Ministry of Municipal Affairs

MUNICIPAL BUILDING PROFILE PROGRAM

Purpose

- To assist municipalities in developing automated property-based information systems that enable them to monitor local housing occupancy trends.

Overview

- Provincial grants of up to $20,000 are available to municipalities where the rental stock comprises at least 35% of their total housing units.
- The grant is applicable towards the costs of creating and implementing the property-based information system, including consultants' fees and the development of related computer software.

Responsible Agency

- Housing Conservation Unit,
  Ministry of Housing

NEIGHBOURS

Purpose

- To increase community awareness and develop local support for forms of residential intensification activity.

Overview

- Funds are available to assist municipalities in undertaking local educational or promotional campaigns intended to support local intensification strategies by raising local community awareness and acceptance of a broad range of living arrangements, e.g. home sharing, accessory apartments, conversion of non-residential buildings into housing, infill and redevelopment.

- Eligible components for Provincial cost sharing include:
  - Survey, analysis and identification of key community concerns leading to an educational or promotional tool.
  - Focus groups or community workshops intended to raise community awareness or identify key issues to be considered.
  - Design and preparation of a local media campaign.
  - Preparation of brochures, reports or publications intended to explain and promote intensification options.
  - Sponsorship of local seminars and conferences intended to promote local awareness and support.

- Up to $50,000 will be provided to cover 100% of staff or consultant time, and the production of promotional materials. In return, municipalities will be responsible for staff time for project development, printing and administrative costs.

Responsible Agency

- Housing Conservation Unit,
  Ministry of Housing

HOME PLANNING ADVISORY SERVICE

Purpose

- To encourage and assist municipalities to designate a staff person as a "housing facilitator" to provide a single source of information to homeowners and renovators on local land use planning and building regulation related matters to assist them in home repairs, remodelling, renovations or in creating new units through redevelopment, conversion or some other form of intensification.

Overview

- The "one window" approach to all municipal departments and services required for the approval, processing and regulation of a home renovation is one of the most common recommendations by homeowners and contractors. This would be particularly needed in order to assist homeowners who would be interested in creating an accessory apartment but who would have difficulty in coordinating or managing any required renovation work.

- A municipality that establishes a home planning advisory service can receive Provincial funding to cover up to two thirds of the annual operating costs of such a service -- to a maximum of $30,000 from the Ministry of Housing.

- The Ministry will also supply the municipality with all its relevant publications on renovation et al, assist in designing a strategy to promote the Service locally, and provide training for the municipal staff involved in the Home Planning Advisory Service.

Responsible Agency

- Housing Conservation Unit,
  Ministry of Housing

PROGRAM FOR RENEWAL, IMPROVEMENT, DEVELOPMENT & ECONOMIC REVITALIZATION (PRIDE)

Special Initiative to Support Residential Intensification

Purpose

- To assist municipalities in making community services and infrastructure improvements that are necessary to support the creation of additional housing through intensification activities.

Overview

- Aside from meeting the usual PRIDE program requirements, proposals under this Intensification component must also show that the neighbourhood requiring funding has strong residential intensification potential, and municipal policies pertaining to this neighbourhood permit some or all forms of intensification activity to occur.

- Applications will also be assessed on the basis of the municipality's commitment to encouraging intensification in the project area, and the degree to which the improvements will lead to actual intensification activity.

- Aside from some administrative costs, items that are eligible for assistance include:

    - Capital costs of building, improving or replacing municipal services and utilities.
    - Aesthetic improvements, e.g. streetscape upgrading, landscaping and buffers to reduce land use conflicts.
    - Land and building acquisition, clearance and demolition for PRIDE project components and related relocation costs.

- The Provincial funding will be up to a 50% grant for the costs of eligible improvements over a maximum four year period.

Responsible Agencies

- Community Renewal Branch,
  Ministry of Municipal Affairs
- Housing Conservation Unit,
  Ministry of Housing

HOME SHARING

Purpose

- To encourage owner/occupants of single family homes with extra space to share their home with one or more other occupants.

Overview

- The concept of shared housing is defined as a living arrangement involving two or more unrelated persons who share a house or apartment. Each has his or her own private space and shares some common areas with the other, e.g. living room, kitchen.
- Unlike the creation of an accessory apartment in a single family home, sharing involves no physical change to the property but simply a change in tenure as a result of "doubling up" -- usually from "owner" to "owner/tenant". A typical example would be a senior who takes in another senior, a young person or a single parent to provide companionship, extra income, or the sharing of housekeeping chores.
- Home Sharing offers municipalities annual operating grants of up to $20,000 or 50% (whichever is less) for the cost of offering a matching and counselling service to promote this housing option at the community level, create sharing and provide follow-up assistance, especially to seniors. The grant is available for a maximum of two years.

Responsible Agency

- Housing Conservation Unit,
  Ministry of Housing

CONVERT-TO-RENT PROGRAM

Purpose

- To encourage the creation of moderate-cost rental apartments through the conversion of underutilized space in the existing housing stock or producing housing in currently non-residential buildings and space.

Overview

- Interest free loans of up to $7,000 are available to assist owners with the costs of creating accessory apartments within their single family homes. The loans are also available on a per unit basis for the creation of any new rental units through such means as converting non-residential property into rental apartments or adding new rental units to existing housing.
- The loans are secured by a mortgage for a term of up to 15 years during which time the unit must remain as a rental apartment; otherwise, the loan is immediately repayable in full.
- The funding is available only for legally permitted conversions.

Responsible Agency

- Central Ontario Regional Housing Programs Office,
  Ministry of Housing